9630

5475724
12 APRIL 93 04:07 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
BANK ONE
REC BY: SHARON WEST , DEPUTY

WHEN RECORDED RETURN TO:
Bank One, Utah, National Association
50 West Broadway, Suite 200
Salt Lake City, Utah 84101

5475724

ASSIGNMENT OF TRUST DEEDS

FOR VALUABLE consideration, the receipt of which is hereby acknowledged, WASHINGTON FEDERAL SAVINGS AND LOAN ASSOCIATION, formerly known as First Federal Bank, hereby assigns to BANK ONE, UTAH, NATIONAL ASSOCIATION, formerly known as Valley Bank and Trust Company, National Association, of 50 West Broadway, Suite 200, Salt Lake City, Utah 84101, all of its right, title and interest in and to those certain Trust Deeds, together with the indebtedness secured thereby, which Trust Deeds are more particularly set forth in attached Exhibit "A." The legal descriptions and recording information, including recording date, entry number, book number and page number for each Trust Deed are as set forth in Exhibit "A," which is incorporated herein by reference.

This Assignment is given pursuant to the terms and is subject to the provisions of the Loan Sale Agreement dated as of March 10, 1993 by and between First Federal Bank and Valley Bank and Trust Company, National Association.

DATED this 5TH day of April, 1993.

WASHINGTON FEDERAL SAVINGS AND LOAN ASSOCIATION, formerly known as First Federal Bank

Trustee and Beneficiary

By: _____
RALPH P. NELSON
Title: SENIOR VICE PRESIDENT

STATE OF UTAH)
: ss.
COUNTY OF SALT LAKE)

On the 5TH day of April, 1993, personally appeared before me the signer of the above instrument, who being personally known to me or whose identity was proved to me, duly acknowledged to me that he executed the same as an officer or agent of Washington Federal Savings and Loan Association as above specified and that said instrument was signed in behalf of said association by authority of a resolution of its Board of Directors and said officer or agent acknowledged to me that said association executed the same.

My Commission Expires:
10.10.95

NOTARY PUBLIC
Residing at: SALT LAKE

NOTARY PUBLIC
My Commission Expires 10/10/93
JOY R. JENSEN
605 East 200 South
Salt Lake City UT 84102
STATE OF UTAH

BK6637PG2476

EXHIBIT "A"

Schedule of Trust Deeds and recording information for Trust Deeds recorded in SALT LAKE County, State of Utah.

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC, UTAH 84102

5051433

LOAN #1-460799-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EDWARD J. CORBETT AND KATHLEEN E. CORBETT, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8555 SOUTH MONROE STREET (Street) MIDVALE (City) UTAH (State) 84047 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING AT A POINT 254.2 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 1-A, SECTION 36, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE SOUTH 89°50' EAST 302.13 FEET; THENCE NORTH 70 FEET, MORE OR LESS, TO THE NORTH LINE OF SAID LOT 1-A; THENCE NORTH 89°50' WEST 302.13 FEET TO THE WEST LINE OF SAID LOT 1-A; THENCE SOUTH 70 FEET TO THE POINT OF BEGINNING.

21-36-476-003

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $12,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Credit Agreement dated as of even date creating an open-end credit arrangement whereby Beneficiary, from time to time, is obligated to make advances on a non-discretionary basis up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then where flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2478

BK6306PG0775

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
P. O. Box 11428
Salt Lake City, Utah 84147

5056484
25 APRIL 91 04:42 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

Loan No. 1-460800-09

THIS DEED OF TRUST is between WILLIAM M. GREEN and MARGARET C. GREEN, husband and wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3075 East Cruise Way, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-35-331-005

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 238, UPLAND TERRACE PLAT "F", SUBDIVISION, according to the official plat thereof, recorded in Book S of Plats at Page 24, records of Salt Lake County, Utah.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $41,000.00 **Promissory Note** dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ **Creditline Agreement** dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ **"Obligation"** represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be,

BK6309PG1220
BK6637PG2479

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901420-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM J. BARKER AND CHRISTA H. BARKER, his wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4923 W. Seneca Road, West Valley City, Utah 84120
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 722, WESTWARD TERRACE NO. 7, according to the official plat thereof, recorded in the office of the County Recorder of said County.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2480

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901340-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PATRICIA ANN MEYERS, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

325 E. Baird Circle, Salt Lake City, Utah 84115
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Parcel 1:
Lot 1, LUANN SUBDIVISION, as shown on the files of the Salt Lake County Recorder's office, Salt Lake County, Utah.

Parcel 2:
Commencing at a point 45.4 feet South and 120 feet East from the Northwest corner of Lot 5, Block 18, Ten Acre Plat "A", Big Field Survey, and running thence East 15 feet to the West line of Lot 1, LuAnn Subdivision; 123.6 feet; thence West 15 feet; thence North 123.6 feet to the point of beginning.

KNOWN AS: 325 E. Baird Circle, Salt Lake City, Utah 84115.
TAX PARCEL NO.: 16-31-128-005.

Lot 1 Luann & Lot 5 Block 18 Ten Acre # (?)

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

This subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 30,000.00 Credit Line Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6371PG2010
BK6637PG2481

When Recorded, Mail To:

FIRST FEDERAL SAVINGS BANK
P.O. BOX 11428
SALT LAKE CITY, UTAH 84147

4-25-91 3:1.
5055376
11/50
6308-1610

Loan No.: 1 324293 00
Order No.:

[Space Above This Line For Recording Data]

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on APRIL 22, 19 91. The trustor is WILLIAM SARGENT AND PATRICIA K. SARGENT HUSBAND AND WIFE ("Borrower"). The trustee is FIRST FEDERAL SAVINGS BANK ("Trustee"). The beneficiary is FIRST FEDERAL SAVINGS BANK, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 505 EAST 200 SOUTH SALT LAKE CITY, UT 84102 ("Lender"). Borrower owes Lender the principal sum of EIGHTY EIGHT THOUSAND AND NO/100 Dollars (U.S. $ 88,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MAY 1, 2021. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in SALT LAKE County, Utah:

COMMENCING AT THE SOUTHEAST CORNER OF LOT 1, BLOCK 189, PLAT "D", SALT LAKE CITY SURVEY; THENCE WEST 2.5 RODS; THENCE NORTH 113.75 FEET; THENCE EAST 2.5 RODS; THENCE SOUTH 113.75 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH A RIGHT OF WAY AS FAR AS THE SAME IS APPURTENANT TO THE ABOVE DESCRIBED TRACT OF LAND: BEGINNING AT A POINT 113 3/4 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT 1; THENCE WEST 165 FEET; THENCE NORTH 51 1/4 FEET; THENCE EAST 41 1/4 FEET; THENCE SOUTH 41 1/4 FEET; THENCE EAST 123 3/4 FEET; THENCE SOUTH 10 FEET TO THE PLACE OF BEGINNING.

April 22

which has the address of 655 NORTH "G" STREET (Street) SALT LAKE CITY (City) Utah 84103 (Zip Code) ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

BK 6308 PG 1610

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, UT 84102

LOAN # 6-901631-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CLIFFORD C. HEDGES and ARLINE HEDGES, husband and ~~wife, as Joint Tenants~~, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

450 East Evesham Drive, Murray, Utah 84107
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 36, EREKSON DAIRY SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2483

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5310774
12 AUGUST 92 04:37 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ABBOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901729-00

118905

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LINDA J. DAVIDSON
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 496 WEST VINE STREET
City: MURRAY State: UTAH Zip: 84123
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5310774

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 26, CLOVER CREST NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-18-159-011

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2484

BK6501PG0820

May 3

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5061803
03 MAY 91 03:08 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS Loan No. 6-900874-08

THIS DEED OF TRUST is between RALPH T. PIZZELLO and KATHY A. PIZZELLO, his wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2500 E. Vaile Circle,	Sandy	Utah	84093
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 421, QUAIL VALLEY NO. 4, PHASE 2, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

Known as: 2500 E. Vaile Circle, Sandy, Utah 84093

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6312PG2713
BK6637PG2485

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84912

Loan # 6-900782-05

5236184
14 APRIL 92 04:20 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN R. HOIDAL and JUDITH A. HOIDAL, his wife, as joint tenants with full rights of survivorship, "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4634 So. Zarahemla Drive, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 1307, MT. OLYMPUS COVE NO. 13, according to the official plat thereof, filed in Book "77-09" of Plats 291 of the official records of the Salt Lake County Recorder.

22-01-301-018

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2486

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

93741

4939079
10 JULY 90 04144 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan # 6-901016-00

DEED OF TRUST

THIS DEED OF TRUST is made this 10th day of July, 19 90, among the Trustor, THURSTON CURTIS STEINER AND ELLEN L. STEINER, husband and wife, as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ BANK of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

4939079

37-07-452-002

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

ALL OF LOT 2041, GLENMOOR COUNTRY ESTATES NO. 2 PLAT "U", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of 10047 Yorkshire Drive, (Street) South Jordan, (City)
Utah 84065 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE To LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6235PG1494
BK6637PG2487

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4950733
09 AUGUST 90 1013 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: DOROTHY BINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4950733 BK6637PG2488

LOAN # 6-901045-03

DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of AUGUST 19 90, among the Trustor, Wallace R. Baldwin and Neldona W. Baldwin, his wife, as joint tenants. (herein "Borrower"), FIRST FEDERAL SAVINGS BANK ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

LOT 7, CARSEY ACRES SUBDIVISION, according to the official plat thereof recorded in the office of the Salt Lake County Recorder.

22-05-153-021

which has the address of 781 East Williams Way [Street] Murray, [City]

Utah 84107 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 22,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2488

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4950022

C94522 DEED OF TRUST

LOAN # G-901043-04

THIS DEED OF TRUST is made this 6th day of August, 19 90, among the Trustor, Edward V. Hardy, Jr. and Judith Hardy, his wife, as joint tenants with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS BANK AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

22-22-252-039

ALL OF LOT 7, NEWTOPIA ACRES NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

4950022
07 AUGUST 90 04:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROGGET , DEPUTY

which has the address of 2501 East 6405 South, [Street] Salt Lake City, [City]
Utah 84121 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6242PG2491

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

LOAN #6-901552-06

5238911
17 APRIL 92 04:45 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MYRA F. KRAMER, A WOMAN AND CONRAD W. FEATHERSTONE A MAN AND ROCKY SABINI A MAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8670 SOUTH SNOW MOUNTAIN DRIVE City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 9, QUAIL VALLEY NO. 5, SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2490

BK6443PG2025

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SLC UT 84117

5231170
06 APRIL 92 03:13 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901453-08

C 113317

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between FRED A. SCHMAUCH AND MIKEL M. SCHMAUCH, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6525 SOUTH 2365 EAST City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 1, BELLWOOD ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provid.d herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2491
BK6437PG1795

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84012

9-32-413

LOAN # 6-901908-04

8224548

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between NORMAN B. COUNCIL and CATHERINE C. COUNCIL, his wife, as joint tenants with full rights of survivorship.,
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1040 East First Avenue
City: Salt Lake City State: Utah Zip: 84103
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2492

BK6597PG1346

9-32-414

09-32-457-010
P-429

COMMENCING AT THE NORTHEAST CORNER OF LOT 4, BLOCK 8, PLAT "B", SALT LAKE CITY SURVEY AND RUNNING THENCE WEST 41 1/2 FEET; THENCE SOUTH 125 FEET; THENCE EAST 41 1/2 FEET; THENCE NORTH 125 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH A RIGHT OF WAY OVER: COMMENCING 120 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 4 AND RUNNING THENCE WEST 78 1/2 FEET; THENCE SOUTH 7 FEET; THENCE EAST 78 1/2 FEET; THENCE NORTH 7 FEET TO THE PLACE OF BEGINNING.

For Information Only
Property address:
1040 EAST FIRST AVENUE
SALT LAKE CITY, UTAH 84103

450

5424548
29 JANUARY 93 02:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

BK6637PG2493

BK6597PG1352

modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 60,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6597PG1348

32-414

11-351C

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84012

LOAN # 6-901904-01

C-126162

5418564
21 JANUARY 93 02:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5418564

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT D. STROUT and JESSICA R. STROUT, husband and wife, as joint tenants with full rights of survivorship, and not as tenants in common.
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2770 East 9725 South
City: Sandy, State: Utah Zip: 84092
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTAHCED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637P624 94

BK6528P1982

B40

28-11-157-015 4005
SUNW

BEGINNING AT A POINT ON THE SOUTH LINE OF 9725 SOUTH STREET, SAID POINT BEING NORTH 89 DEGREES 03 MINUTES 14 SECONDS EAST 254.79 FEET AND NORTH 0 DEGREES 05 MINUTES 23 SECONDS EAST 493.02 FEET, AND NORTH 89 DEGREES 55 MINUTES 14 SECONDS EAST 166.66 FEET FROM THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 89 DEGREES 55 MINUTES 14 SECONDS EAST ALONG SAID SOUTH LINE 83.34 FEET TO A POINT OF A CURVE TO THE RIGHT, THE RADIUS POINT OF WHICH BEARS SOUTH 0 DEGREES 05 MINUTES 34 SECONDS WEST 150.00 FEET; THENCE EASTERLY ALONG SAID SOUTH LINE AND ARC OF SAID CURVE 36.65 FEET; THENCE SOUTH 75 DEGREES 54 MINUTES 26 SECONDS EAST 8.0 FEET TO A POINT OF CURVE TO THE LEFT, THE RADIUS POINT OF WHICH BEARS NORTH 14 DEGREES 05 MINUTES 34 SECONDS EAST 200.00 FEET; THENCE EASTERLY ALONG SAID SOUTH LINE AND ARC OF SAID CURVE 48.87 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89 DEGREES 54 MINUTES 26 SECONDS EAST ALONG SAID SOUTH LINE 0.47 FEET TO A POINT OF CURVE TO THE RIGHT, THE RADIUS POINT OF WHICH BEARS SOUTH 0 DEGREES 05 MINUTES 34 SECONDS WEST 15.00 FEET; THENCE SOUTHEASTERLY 23.55 FEET TO A POINT OF TANGENCY; THENCE SOUTH 0 DEGREES 05 MINUTES 34 SECONDS WEST 185.08 FEET; THENCE SOUTH 89 DEGREES 55 MINUTES 14 SECONDS WEST 104.98 FEET; THENCE NORTH 0 DEGREES 05 MINUTES 23 SECONDS EAST 87.00 FEET; THENCE SOUTH 89 DEGREES 55 MINUTES 14 SECONDS WEST 83.34 FEET; THENCE NORTH 0 DEGREES 05 MINUTES 23 SECONDS EAST 120.00 FEET TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM

BK6637PG2495

BK6592PG1986

— 125726

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY UTAH 84117

LOAN #6-901889-00

5407191
31 DECEMBER 92 02:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

5407191

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JAMES E. NEWTON AND ERMA G. NEWTON, HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6962 SOUTH 855 EAST City: MIDVALE State: UTAH Zip: 84047 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2496

BK6583PG1381

Unit No. 109, in Building 21, contained within the COVENTRY AT FAIRMEADOWS, PHASE VII OF FAIRMEADOWS CONDOMINIUM PROJECT, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 3997738, in Book 84-9, at Page 137, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the COVENTRY AT FAIRMEADOWS, PHASE VII OF FAIRMEADOWS CONDOMINIUM PROJECT, a Utah Condominium Project, recorded in SALT LAKE COUNTY, Utah, on December 6, 1972, as Entry No. 3207544, in Book 4782, at Page 785, and in the Amended Declaration of Covenants, Conditions, Restrictions and Bylaws of the COVENTRY AT FAIRMEADOWS, PHASE VII OF FAIRMEADOWS CONDOMINIUM PROJECT, a Utah Condominium Project, recorded in SALT LAKE COUNTY, Utah, on September 26, 1984, as Entry No. 3997737, in Book 5593, at Page 2711. TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

For Information Only
Property address:

6962 SOUTH 850 EAST
MIDVALE, UTAH 84047

20-09-376-022

COUNTY RECORDED

BK6583PG1385

BK6637PG2497

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 South
Salt Lake City, Ut 84012

30 1992 2:32 PM
5405548
30 DECEMBER 92 0232 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DELORES MIERA , DEPUTY
5405548
Dec. 30, 1992

5405548

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARK WILEY NELSON and WENDY G. NELSON, husband and wife as joint tenants, with full rights of survivorship.
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2402 East 10305 South City: Sandy State: UTAH Zip: 84092
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2498
BK6582PG0028

ALL OF LOT 229, DIMPLE DELL VILLAGE NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH THE FOLLOWING DESCRIBED RIGHT OF WAY:

BEGINNING AT A POINT WHICH IS SOUTH 89 DEGREES 37 MINUTES 42 SECONDS EAST ALONG THE SECTION LINE 192.98 FEET FROM THE SOUTH 1/4 CORNER OF SECTION 10, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE DUE NORTH 164.809 FEET TO THE P.C. OF A 719.754 FOOT RADIUS CURVE THE CENTER OF WHICH BEARS DUE WEST; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE TO THE LEFT A DISTANCE OF 339.18 FEET THROUGH A CENTRAL ANGLE OF 27 DEGREES; THENCE NORTH 27 DEGREES WEST 63.639 FEET TO THE P. C. OF A 770.378 FOOT RADIUS CURVE THE CENTER OF WHICH BEARS NORTH 63 DEGREES EAST; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE TO THE RIGHT A DISTANCE OF 367.46 FEET THROUGH A CENTRAL ANGLE OF 27 DEGREES 19 MINUTES 45 SECONDS; THENCE NORTH 0 DEGREES 19 MINUTES 45 SECONDS EAST 425.309 FEET; THENCE SOUTH 89 DEGREES 54 MINUTES 08 SECONDS EAST 13.90 FEET TO A POINT WHICH IS SOUTH 0 DEGREES 19 MINUTES 45 SECONDS WEST 1326.55 FEET FROM THE CENTER OF SAID SECTION 10, THENCE SOUTH 89 DEGREES 54 MINUTES 08 SECONDS EAST 56.50 FEET; THENCE SOUTH 0 DEGREES 19 MINUTES 45 SECONDS WEST 425.587 FEET TO THE P.C. OF A 700.378 FOOT RADIUS CURVE THE CENTER OF WHICH BEARS SOUTH 89 DEGREES 40 MINUTES 15 SECONDS EAST; THENCE SOUTHEASTERLY ALONG THE ARC OF SAID CURVE TO THE LEFT A DISTANCE OF 334.07 FEET THROUGH A CENTRAL ANGLE OF 27 DEGREES 19 MINUTES 45 SECONDS; THENCE SOUTH 27 DEGREES EAST 63.639 FEET TO THE P.C. OF A 789.754 FOOT RADIUS CURVE THE CENTER OF WHICH BEARS SOUTH 63 DEGREES WEST; THENCE SOUTHERLY ALONG THE ARC OF SAID CURVE TO THE RIGHT A DISTANCE OF 372.16 FEET THROUGH A CENTRAL ANGLE OF 27 DEGREES; THENCE DUE SOUTH 165.259 FEET TO THE SOUTH LINE OF SAID SECTION 10; THENCE NORTH 89 DEGREES 37 MINUTES 42 SECONDS WEST ALONG SAID SECTION LINE 70.00 FEET TO THE POINT OF BEGINNING.

For Information Only
Property address:
2402 EAST 10305 SOUTH
SANDY, UTAH 84092

BK6637PG2499

BK6582PG0032

_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6582PG0026

1-32-413

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 East 200 South
Salt Lake City, Utah 84012
C-125292

LOAN # 6-901867-01

5395227
15 DECEMBER 92 10:00 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID H. BRADLEY AND KIMBERLY K. BRADLEY, husband and wife, as Joint Tenants.
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 965 East 2nd Avenue
City: Salt Lake City State: Utah Zip: 84103
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

1-32-413

BK6637PG2500

BK6573PG0728

COMMENCING FIVE (5) RODS EAST OF THE SOUTHWEST CORNER OF LOT TWO (2), BLOCK TWENTY-TWO (22), PLAT "B", SALT LAKE CITY SURVEY, AND RUNNING THENCE EAST THREE (3) RODS; THENCE NORTH TEN (10) RODS; THENCE WEST THREE (3) RODS; THENCE TEN (10) RODS TO THE PLACE OF BEGINNING. SUBJECT TO A RIGHT OF WAY OVER THE FOLLOWING: COMMENCING SEVEN AND ONE HALF (7 1/2) RODS EAST OF THE SOUTHWEST CORNER OF SAID LOT TWO (2), AND RUNNING THENCE EAST ONE-HALF (1/2) ROD; THENCE NORTH TEN (10) RODS; THENCE WEST ONE-HALF (1/2) ROD; THENCE SOUTH TEN (10) RODS TO THE PLACE OF BEGINNING.

For Information Only
Property address:

965 EAST 3ND AVENUE
SALT LAKE CITY, UTAH 84103

BK6637PG2501

BK6573PG0732

modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$ _____ "Obligation" represented by (describe): _____

_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6573PG0728

1-32-413

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
Salt Lake City, Utah 84012

LOAN # 6-901874-03

5397738
17 DECEMBER 92 12:08 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KIENACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Nelson D. Doyle, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: Parcel 1: 3170 South 1000 East 84106 Parcel 2: 2565 East Elm Ave. City: Salt Lake City State: Utah Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2502

PARCEL 1:

COMMENCING 242 FEET NORTH AND 44 RODS EAST FROM THE SOUTHWEST CORNER OF LOT 3, BLOCK 28, TEN ACRE PLAT "A", BIG FIELD SURVEY; THENCE NORTH 6.875 FEET; THENCE WEST 22 RODS; THENCE SOUTH 6.875 FEET; THENCE EAST 22 RODS TO THE PLACE OF BEGINNING.

ALSO, BEGINNING 182 FEET NORTH AND 22 RODS EAST FROM THE SOUTHWEST CORNER OF LOT 3, BLOCK 28, TEN ACRE PLAT "A", BIG FIELD SURVEY; THENCE NORTH 60 FEET; THENCE EAST 22 RODS; THENCE SOUTH 60 FEET; THENCE WEST 22 RODS TO THE PLACE OF BEGINNING.

PARCEL 2:

LOT 15, BLOCK "D", COUNTRY CLUB HEIGHTS, PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

Property address:

PARCEL 1: 3170 SOUTH 1000 EAST
SALT LAKE CITY, UTAH 84106

PARCEL 2: 2566 EAST ELM AVENUE
SALT LAKE CITY, UTAH 84109

BK6637PG2503
~~BK5575PG0430~~

modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK5575PG0434

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4893560
16 MARCH 90 04:34 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4893560

DEED OF TRUST

THIS DEED OF TRUST is made this 14th day of March, 19 90, among the Trustor, James P. Kushner and Mary H. Kushner, his wife, as joint tenants and not as tenants in common, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 79 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

See Rider Attached Hereto

which has the address of 8811 Kings Hill Drive (Street) Salt Lake City (City)
Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XXX $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6205PG1689
BK6637PG2504

GT 88668

PARCEL 1:

Lot 703 and the Northerly 30 feet of Lot 704, GOLDEN HILLS SUBDIVISION NO. 7 according to the official plat thereof, recorded in Book GG of Plats at Page 53, records of Salt Lake County, Utah.

Subject to a right of way over the Northerly 30 feet of lot 703

PARCEL 2:

Beginning South 7° East 30.00 feet from the Southeast corner of Lot 703, GOLDEN HILLS NO. 7, and running thence South 7° East 77.860 feet, more or less, to the Southeast corner of Lot 704 of said subdivision; thence North 81°30' West 147.516 feet to the West line of said Lot; thence Northerly around a curve to a point South 88° 30' West 127.759 feet from the place of beginning; thence South 88°30' East 131.603 feet to the place of beginning. (Being also described as Lot 704, GOLDEN HILLS NO. 7, except the Northerly 30 feet thereof).

PARCEL 3:

Beginning at the Northwest corner of Lot 705, GOLDEN HILLS NO. 7, a subdivision in the Northwest quarter of Section 1, Township 3 South, Range 1 East, Salt Lake Base and Meridian, and running thence south 81°30' East 147.516 feet; thence South 27°00' West 91.435 feet; thence North 73°08'25" West 124.84 feet to a point on a curve to the left, the radius point of which is North 73°09'25" West 471.565 feet; thence Northeasterly along the arc of said curve 68.80 feet to the point of beginning

BK6205PG1693

sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

LT PARKER

BK6205PG1684

BK6637PG2505

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

11-21-4103

4796476
06 JULY 89 04:04 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4796476

DEED OF TRUST

THIS DEED OF TRUST is made this 30th day of June, 19 89, among the Trustor, Leon J. Rawlins and Lani L. Rawlins, husband and wife, (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

SEE EXHIBIT "A"

which has the address of 1108 East Creekcove Circle, Midvale, Utah 84047 (herein "Property Address");
(Street) (City) (State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6441 PAGE 1032

BK6637PG2506

EXHIBIT "A"

Lot 22, CREEKSIDE ESTATES, according to the official plat thereof, recorded in the office of the County Recorder, County of Salt Lake, State of Utah. ALSO: Beginning at a point on the Southerly lot line of Lot 21, CREEKSIDE ESTATES, according to the official plat thereof, recorded in the office of the County Recorder, County of Salt Lake, State of Utah, said point being North 86°00' West 15.71 feet from the Southeast corner of said Lot 21, and running thence North 86°00' West 36.50 feet; thence North 44°26' West 19.34 feet; thence South 71°52' East 52.56 feet to the point of beginning.

LESS AND EXCEPTING THEREFROM the following: Beginning at the Westernmost corner of Lot 22, said subdivision, and running thence North 45°34' East 94.23 feet to the Northernmost corner of said Lot 22; thence South 44°26' East 100.66 feet; thence North 71°52' West 6.05 feet; thence North 87°42' West 100.39 feet; thence West 31.70 feet to the point of beginning.

ALSO LESS AND EXCEPTING THEREFROM the following: Beginning at the Northeast corner of Lot 22, said subdivision and running thence North 86°00' West 15.71 feet; thence South 71°52' East 16.36 feet; thence Northeasterly on a 50 foot radius curve to the right (chord bears North 1°42'30" East 4.00 feet) a distance of 4.00 feet to the point of beginning.

KNOWN AS: 1108 E. Creekcove Circle, Midvale, Utah 84047.

BK6637P62507

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~P. O. Box 11428~~
Salt Lake City, Utah 84147

5086228
JUNE 4 03:09 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REQ BY: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EDWARD P. BERNARD, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

1168 South Foothill Drive #631, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

See Exhibit "A" attached hereto

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 15,000.00 Credit Line Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

A.P. 97058

BK6329P0559 BK6637P2508

EXHIBIT "A"

16-10-351-104

Unit No. 631, Building 6, contained within the FOOTHILL GARDENS, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah, as Entry No. 3286653, in Book 79-5, at Page 206, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the Foothill Gardens, recorded in Salt Lake County, Utah, on May 30, 1979, as Entry No. 3286652, in Book 4870, at Page 746. TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates; (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

BK5329PG0562

regulations, covenants, conditions and restrictions

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

A.F. 97C

BK6637PG2509

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, Ut 84102

22

Loan # 6-901243-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Denton J. Nielsen and Patricia B. Nielsen, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

5550 South Holladay Boulevard, Salt Lake City, Ut 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

5093372
05 JULY 91 03:03 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: KARMA BLANCHARD , DEPUTY

5093372

FIRST AMERICAN TITLE
No. 27252

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 39,000.00 Credit Line Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG0825

BK6637PG2510

DESCRIPTION

BEGINNING at a point on an old fence line and on the West line of Holladay Boulevard, which is 809.44 feet East and 1010.73 feet North from the West quarter corner of Section 14, Township 2 South, Range 1 East, Salt Lake Base and Meridian; thence North 0°18'13" West 157.26 feet along the West line of Holladay Boulevard; thence North 76°50' West 75.08 feet; thence North 68°36' West 30.44 feet; thence North 52°15' West 17.9 feet; thence North 48°31' West 41.60 feet; thence South 79°29' West 23.36 feet; thence South 67°31' West 49.94 feet; thence South 59°32' West 23.65 feet; thence South 3° East 186.34 feet to said old fence line; thence East 231.23 feet to the point of BEGINNING.

The above described property also known by the street address of: 5650 South Holladay Boulevard, Salt Lake City, Utah 84121.

* * *

~~BK6334PG0828-1341PG0825~~

BK6637PG2511

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

9-32-114
312

LOAN # 6-901250-01

5317934
28 AUGUST 92 04:05 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: REBECCA GRAY, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5317934

THIS DEED OF TRUST is between ELIZABETH M. TEEL, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

657 East 6th Ave., Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

SEE ATTACHED EXHIBIT "A"

4116

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all mineral rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom, (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith, (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6506PG2915
BK6637PG2512

09-32-303-013
Lot 2

EXHIBIT "A"
LEGAL DESCRIPTION

Beginning at a point which is South 89^52'27" East 49.70 feet from the Southwest corner of Lot 2, Block 32, Plat "D", Salt Lake City Survey, and running thence North 0^18'48" East 88.91 feet to a concrete retaining wall; thence South 89^52'27" East 32.53 feet along said wall; thence South 0^14'00" West 88.91 feet; thence North 89^52'27" West 32.65 feet to the point of beginning.

SUBJECT TO and together with a 2.5 foot Walkway Easement, the centerline of which is described as follows:

Beginning at a point which is South 89^52'27" East 49.70 feet from the Southwest corner of Lot 2, Block 32, Plat "D", Salt Lake City Survey, and running thence North 0^18'48" East 88.91 feet to a concrete retaining wall.

which now are or shall hereafter be or appear to be a part of, the property, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6506PG2918

16PG2915

BK6637PG2513

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 50\ E 200 So.
Salt Lake City, Ut 84102

9-31-224

Loan # 6-901252-03

5098037

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARTA D. CLARK, a woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

576 East 8th Avenue, (Street) Salt Lake City, (City) Ut (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

5098037
16 JULY 91 01:13 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 6,000.00 Credit line Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2514

09-32-153-001

Beginning 99 feet West of the Northeast corner of Lot 4, Block 107, Plat "D", Salt Lake City Survey, and running thence West 33 feet; thence South 85 feet; thence East 33 feet; thence North 85 feet to the place of beginning.

TOGETHER WITH a right of way over: Beginning at a point 89 feet West of the Northeast corner of said Lot 4, and running thence West 10 feet; thence South 68 feet; thence East 10 feet; thence North 68 feet to the place of beginning.

KNOWN AS: 576 East 8th Avenue, Salt Lake City, Utah 84103.

~~BK6337PG0800~~

BK6637PG2515

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, UT 84102

Loan # 6-901267-05

5107857

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM M. Burt and Colleen B. Burt, husband and wife, as joint tenants., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1283 East South Temple #502, (Street) Salt Lake City, (City) Utah (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

5107857
06 AUGUST 91 04:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claim s both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

01-97847

BK6637PG2516

Unit No. 502 with the appurtenant undivided interest in the common areas and facilities, in the MAYFLOWER CONDOMINIUM, a condominium project located in Salt Lake County, State of Utah, and created pursuant to the provisions of the Utah Condominium Ownership Act, Utah Code Ann. ss 57-8-1 through 58-8-35 (Repl. vol. 1953). The declaration creating the condominium project was recorded in the office of the Salt Lake County Recorder in Book 4139 at Page 41 as Entry No. 2795771 on the 18th day of March, 1976. The record of survey map require by the Utah Condominium Ownership Act was recorded in the office of the Salt Lake County Recorded in Plat Book No. 76-3 at Page 57, as Entry No. 2795770 on the 18th day of March, 1976.

09-33-484-019

Property Address: 1283 East South Temple #502
Salt Lake City, Utah 84103

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

07-97847

BK6637PG2517

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4794432
30 JUNE 89 1113 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
WESTERN STATES TITLE
REC BY: JEDD DUGENSCHUZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 23rd day of June, 1989, among the Trustor, Hardy E. Boettcher and Elna E. Boettcher, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 349, AMERICAN VILLA NO. 3, according to the official plat thereof, filed in Book "KK" of Plats at Page 86 of the Official Records of the Salt Lake County recorder.

which has the address of 9462 South 300 East (Street) Sandy (City)

Utah 84070 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 5,000.00 _____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2518

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4781407

DEED OF TRUST

SECURING CREDITLINE AGREEMENT

THIS DEED OF TRUST is made this 25th day of May, 19 89, among the Trustor, RYERSON EUGENE PERRY (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lots 1205 and 1206, HIGHLAND PARK PLAT "A", being a subdivision of part of Section 20 and 21, Township 1 South, Range 1 East, Salt Lake Base and Meridian, according to the official plat thereof.

4781407
30 MAY 89 11:34 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 2462 South Beverly Street, (Street) Salt Lake City, (City)
Utah 84106 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

*(1) indebted- an

TO SECURE to Lender (a) the repayment of the ~~indebtedness evidenced by Borrower's note~~ dated 5-25-89, ... *(2) ... ~~note amount principal~~ principal sum of ****Five Thousand and NO/100-**** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ...; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

*(1)Under a Creditline Agreement ("The Note") providing borrowers an open-end credit arrangement
*(2)Wherein the Beneficiary is obligated to advance to borrowers under the Note up to the

BOOK 6431 PAGE 0723

BK6637PG2519

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11508
Salt Lake City, Utah 84147

4830066
02 OCTOBER 89 11:35 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
LANDMARK TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 25th day of September, 1989, among the Trustor, EMERY K. HUNT & JOSEPHINE R. HUNT, (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

COMMENCING 100 feet East of the Southwest corner of lot 2, Block 20, Plat "G", Salt Lake City Survey, and running thence North 115 feet; thence East 50 feet; thence South 115 feet; thence West 50 feet to the place of BEGINNING
and
BEGINNING at a point 15 feet West of the Northeast corner of lot 2, Block 20, Plat "G", Salt Lake City Survey; thence West 35 feet; thence South 40 feet; thence East 35 feet; thence North 40 feet to the place of BEGINNING.
TOGETHER WITH a right of way in the rear described as follows:
COMMENCING 115 feet North of the Southwest corner of above described lot and block, running thence East 330 feet; thence North 10 feet; thence West 330 feet; thence South 10 feet to BEGINNING.

4830066

which has the address of 1065 2nd Avenue [Street] Salt Lake City [City], Utah 84103 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on this property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations under the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4821011
08 SEPTEMBER 89 02:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4821011

DEED OF TRUST

THIS DEED OF TRUST is made this 6th day of September, 19 89, among the Trustor, Mary Roene B. Wilkinson & Susuie Hashimoto, as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 73 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of lot 16, TOWNCREST TERRACE SUBDIVISION, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's Office.

which has the address of 2162 East 7180 South (Street) Salt Lake City, Utah 84121 (City) (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2521

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4810459
14 AUGUST 89 10:32 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4810459

DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of August, 19 89, among the Trustor, Royal Elroy Michaelsen and Carol S. Michaelsen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Beginning at a point which is 1839.42 feet North from the Southwest corner of the North 1/2 of the Southwest Quarter of Section 15, Township 3 South, Range 1 West, Salt Lake Base and Meridian; and running thence North 198.5 feet; thence East 831.6 feet; thence South 198.5 feet; thence West 831.6 feet to the point of beginning.

which has the address of 10515 South 2200 West [Street], South Jordan [City], Utah 84065 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2522

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4809735
10 AUGUST 89 03:28 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 7th day of August, 19 89, among the Trustor, Lynn B. Jarman & Kathleen W. Jarman, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 7, Block "G", COUNTRY CLUB HEIGHTS PLAT "A", as recorded in the official records of the Salt Lake County Recorder.

which has the address of 2162 Wyoming Street [Street], Salt Lake City [City], Utah 84109 [State and Zip Code] (herein "Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure To Lender payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ _____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $10,000.00 _____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2523

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4866858

DEED OF TRUST

THIS DEED OF TRUST is made this 29th day of December, 19 89, among the Trustor, Gerald B. Bruin and Karma Jean Bruin, husband and wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

M-278
15-32-456-021

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 5, MOUNTAIN VIEW ADDITION NO. 3, according to the official plat thereof.

1000

4866858
03 JANUARY 90 01:12 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: BEVERLY CARTER , DEPUTY

which has the address of 1054 East 4025 South [Street] Salt Lake City [City]
Utah 84124 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 46,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2524

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

C.89071

4862249
21 DECEMBER 89 10:30 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4862249

DEED OF TRUST

THIS DEED OF TRUST is made this 14th day of December, 19 89, among the Trustor, RICHARD C. WALKER (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 41, Keller Heights, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

which has the address of 2155 Wilmott Drive, Salt Lake City, Utah 84109 (herein "Property Address");
[Street] [City] [State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XXX $30,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2525

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4859342
13 DECEMBER 89 10:42 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4859342

DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of December, 1989, among the Trustor, George W. Belsey and Phyllis B. Belsey, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

ALL OF LOT 10, AND LOT 11, AND THE EAST 1 FOOT OF LOT 9, BLOCK 6, POPPERTON PLACE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of 1280 EAST 3RD AVENUE (Street) SALT LAKE CITY (City), UTAH 84103 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $25,000.00 Credit line Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2526

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

C88832

4859416
13 DECEMBER 89 11:48 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

4859416

THIS DEED OF TRUST is made this 8th day of December, 19 89, among the Trustor, RONALD J. PUGMIRE and LINDA K. PUGMIRE, husband and wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 3, WILLOWCREST No. 3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

which has the address of 7923 South Willowcrest Road [Street] Salt Lake City [City]
Utah 84121 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 30,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2527

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4857946

KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 6th day of December, 19 89, among the Trustor, ALVIN R. ANDERSON and MAXINE L. ANDERSON, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 222, OAKCLIFF PARK NO. 2 SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder.

which has the address of 4770 South Idlewild Circle (Street) Salt Lake City (City)
Utah 84124 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE To LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 50,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2528

WHEN RECORDED MAIL TO

F. ?: Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4849541
17 NOVEMBER 89 03:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4849541

DEED OF TRUST

THIS DEED OF TRUST is made this 13th day of November, 19 89, among the Trustor, VICKIE LOPEZ (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 70 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Beginning at a point 178.07 feet South and 460 feet West of the Northeast corner of Lot 12, Block 8 of F. M. LYMAN JR.'S Survey of Section 16, Township 1 South, Range 1 East, Salt Lake Base and Meridian, and running thence West 50 feet; thence South 109.03 feet; thence East 50 feet; thence North 109.03 feet to the point of beginning.

Lot 12
Blk 8
16, 1S1E

which has the address of 1830 East Ramona Avenue [Street], Salt Lake City [City], Utah [State and Zip Code] 84108 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2529

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11608
Salt Lake City, Utah 84147

8-36-421

4838100
20 OCTOBER 89 02:26 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 16th day of October, 19 89, among the Trustor, R. Layne Devereaux and Rhonda G. Devereaux, as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Beginning at a point 2.7 rods South of the Northwest corner of Lot 7, Block 14, Plat "B", Salt Lake City Survey, and running thence South 39.5 feet; thence East 144 feet; thence North 39.5 feet; thence west 144 feet to the point of beginning.

SUBJECT TO AND TOGETHER WITH a right-of-way for road over the Easterly 16.5 feet thereof.

which has the address of 348 Quince Street [Street], Salt Lake City [City], Utah 84103 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2530

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4873841
23 JANUARY 90 12:08 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4873841

C89506

DEED OF TRUST

THIS DEED OF TRUST is made this 16th day of January, 19 90, among the Trustor, Alma M. Palache and Joyce Palache, his wife, as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 6, NEWTOPIA ACRES NO. 3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

22-22-252-030

which has the address of 2573 East (Street) 6485 South Salt Lake City (City)

Utah 84121 (herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2531

BOOK 6192 PAGE 2267

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS
& LOAN ASSOCIATION
P.O. Box 11868
Salt Lake City, Utah 84147

4868124
01 JANUARY 90 09:26 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE.

C89358

4868124

22-23-378-005

FIRST FEDERAL SAVINGS
DEED OF TRUST NON-ASSUMPTION AGREEMENT

WHEREAS, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION (hereinafter designated FIRST FEDERAL) is lending the sum of Forty Thousand & no/100 ($40,000.00) to the undersigned and to evidence their obligation to repay said sums unto FIRST FEDERAL, the undersigned are executing and delivering unto FIRST FEDERAL their promissory note bearing date of January 3, 1990, in said principal amount and in order to secure the payment of the indebtedness evidenced by said promissory note, the undersigned are executing and delivering unto FIRST FEDERAL a deed of trust upon certain real property situate in Salt Lake County, Utah, described as follows:

All of Lot 38, PINE MOUNTAIN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT thereof on file and of record in the Salt Lake County Recorder's Office.

known as: 6895 Pine Rock Drive, Salt Lake City, Utah 84121

and

WHEREAS, FIRST FEDERAL is lending said sum of money unto the undersigned not only upon the security of said deed of trust, but also upon other consideration as hereinafter set forth.

NOW, THEREFORE, in consideration of the premises and as an essential and integral part of the transaction evidenced by said promissory note and deed of trust, the undersigned, jointly and severally, agree.

If all or any part of the property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable.

DATED at Salt Lake City, Utah this 3rd day of January, 1990.

DENNIS CHIN

ROSE HONG CHIN

STATE OF UTAH)
) ss.
COUNTY OF Salt Lake)

On this 3rd day of January, 1990, before me, a Notary Public in and for said State, personally appeared Dennis Chin and Rose Hong Chin, the signers of the above instrument, who acknowledged to me that they executed the same.

Notary Public for Utah
Residing at Salt Lake City, Utah
Commission Expires 1/13/90

FFS-17A

BOOK 6037 PAGE 2532

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 South
Salt Lake City, Ut 84102

5075547

Loan # 6-001227-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between C. Gordon Linnett and Renee G. Linnett his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

3152 West Spring Drive, West Jordan, Utah 84084
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 21, SHANNON DELL ESTATES, according to the official plat thereof, recorded in Book MM of Plats at Page 40, records of Salt Lake County, Utah

5075547
03 JUNE 91 02:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6322PG0847
BK6637PG2533

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11008
Salt Lake City, Utah 84147

4887572
01 MARCH 90 04:40 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4887572

14-32-481-006

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan Association

THIS DEED OF TRUST is made this 28th day of February, 19 90, among the Trustor, Joseph S. Zervos and Katherine Zervos, his wife, as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 6, THE MANOR, according to the official plat thereof, recorded in Book AA of Plats at Page 97, records of Salt Lake County, Utah.

which has the address of 1154 East 4045 South (Street) Salt Lake (City),
Utah 84117 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $12,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2534
BK6201PG2935

GT 87679

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS
& LOAN ASSOCIATION
P.O. Box 11560
Salt Lake City, Utah 84147

4885452
14 FEBRUARY 90 03:12 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
LANDMARK TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4885452

DEED OF TRUST

THIS DEED OF TRUST is made this 22ND day of FEBRUARY, 19 90, among the Trustor, GREGORY W STROM AND ELAINE RM STROM (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

LOT 55, MAJESTIC CANYON ESTATES #2 SUB

28-11-456-002

which has the address of 10113 MAJESTIC CYN RD (Street) SANDY (City)
UT 84092 (State and Zip Code) (herein "Property Address");

TOGETHER with all of the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $ _____ **Trust Deed** Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 11,000.00 **Creditline** Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and the performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2535

BK6200PG1696

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4383385
28 FEBRUARY 90 02117 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

090150

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4383385

DEED OF TRUST

First Federal Savings Bank formerly known as First FEderal Savings & Loan Association

THIS DEED OF TRUST is made this 14th day of February, 19 90, among the Trustor, Randy A. Nielson and DyAnn M. Nielson, his wife, as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 51, Mingo Park, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

22-06-282-023

which has the address of ...8953 South Mingo Park DRive... Sandy, Utah 84070.....
(Street) (City)

.....(herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__XX__ $35,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2536

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

Loan # 6-900944-01

4994846

C96742

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Sandra Lee Ridges, an unmarried woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

44 West Broadway (#900 South), #2202 Salt Lake City, Ut 84111
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Unit No. R-2202-S, contained within the AMERICAN TOWERS, a Condominium Project, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry N. 3697665, in Book 82-7, at Page 64, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the AMERICAN TOWERS, a Condominium Project, recorded in SALT LAKE COUNTY, Utah, on July 30, 1982, as Entry No. 3697665, in Book 5409, at Page 292. Together with the undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit.

15-01-223-391

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6271 P2725

BK6637PG2537

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4868123
08 JANUARY 90 09:26 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DAHGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

C89358

DEED OF TRUST

THIS DEED OF TRUST is made this 3rd day of January, 19 90, among the Trustor, DENNIS CHIN and ROSE HONG CHIN, HIS WIFE, as joint tenants, with full rights of survivorship, (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

4868123

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

22-23-377-005

ALL OF LOT 38, PINE MOUNTAIN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE Salt Lake County Recorder's Office.

which has the address of 6895 South Pine Rock Drive, [Street] Salt Lake City, [City] Utah 84121 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XXX $ 40,000.00 **Creditline Agreement** (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6137 PG 2538

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, UT 84102

9-31-422

Loan # 6-901234-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN LINKE HEBREW AND PENELOPE SUSAN HEBREW, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

181 North "H" Street, Salt Lake City, Ut 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Beginning 51 feet South of the NOrtheast corner of Lot 4, Block 50, Plat "D" Salt Lake City Survey, running thence South 30 feet; thence West 79 feet; thence North 30 feet; thence East 79 feet to the point of beginning.

09-31-441-010 Lot 4

5085854
21 JUNE 91 04:33 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$80,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2339

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

5085516

LOAN # 6-901233-03

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ALAN STUYVESANT AND MAUREEN STUYVESANT, husband & wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1460 East Meadowmoor Circle, Salt Lake City, Utah 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-09-302-005

LOT 11, COTTONWOOD MEADOWS ESTATES, according to the official plat thereof, recorded in Book 78-3 of Plats at Page 78, records of Salt Lake County, Utah

5085516
21 JUNE 91 12:06 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6328PG1960
BK6537PG2540

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: 505 E. 200 So.
Address: Salt Lake City, Ut 84102

Loan # 6-901231-07

5083052

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID S. TIBBS AND CAROL E. TIBBS, husband and wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2289 East 10140 South, Sandy, Utah 84092
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

28-10-377-019

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 260, HOLLY PARK NO. 2, according to the official plat thereof, recorded in Book 83-5 of Plats at Page 59, records of Salt Lake County, Utah.

5083052
17 JUNE 91 04:45 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2541

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5081918
14 JUNE 91 09:53 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

5081918

16-33-401-023

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RICHARD E. PIERCE, JR. and JEAN GIACOMELLI PIERCE, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1708 East Forest Hills Drive, (Street) Salt Lake City (City) Utah (State) 84106 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 26, FOREST HILLS SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2542

BK6226PG1087

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, Ut 84102

Loan # 6-901254-04

5098627
17 JULY 91 02:15 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: SHARON WEST DEPUTY

5098627

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between SUZANNE RUTH WATSON MART, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1387 East Zenith Avenue, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

137667
16-28-107-019

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

THE WEST 64 FEET OF LOTS 37 to 40 INCLUSIVE, BLOCK 1 CLERMONT SUBDIVISION, IN THE CITY OF SALT LAKE, ACCORDING TO THE OFFICIAL PLAT FILED IN BOOK "F" OF PLATS AT PAGE 43 OF THE OFFICIAL RECORDS.

TOGETHER WITH 1/2 VACATED ALLEY ABUTTING ON THE WEST.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2543

BK6637PG2120

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5096837

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901249-79
5096837
12 JULY 91 1243 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between SHANE STILLMAN AND SUSAN STILLMAN, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

13362 South Fort Street, Draper, Utah 84020
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-32-376-005
S 2 S W

COMMENCING 1,490.82 feet East and 272.87 feet North from the Southwest corner of Section 32, Township 3 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 34°30' East 81 feet; thenceNorth 85° West 517 feet to the center line of a canal, thence Southwesterly along said center line 80 feet, more or less; thence South 85° East 502 feet to the point of beginning.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6336PG1394
BK6637PG2544

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84102~~

Loan # 6-901248-00

TIA: 50054

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5095851 ~~5095851~~

THIS DEED OF TRUST is between MARSHA APGOOD, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2195 East Parleys Terrace, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 2, Block 18, AMENDED COUNTRY CLUB ACRES, according to the official plat thereof, recorded in the office of the County Recorder, County of Salt Lake, State of Utah.

5095851
10 JULY 91 03:22 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
TITLE INSURANCE AGENCY
REC BY: DIANE KILPACK , DEPUTY

11-22-559-013

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2545

BK6335PG2186

16-A-12

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

16-09-31

LOAN # 6-901247-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between TARZA L. PETERSON, an unmarried woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1429 East 1300 South, (Street) Salt Lake City, (City) Utah (State) 84105 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Beginning 520.7 feet West from the Southeast corner of Lot 1, Block 30, Five Acre Plat "C", Big Field Survey, and running thence West 50 feet; thence North 121.1 feet; thence East 50 Feet; thence South 121.2 feet to the place of beginning.

5096315
11 JULY 91 01:43 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: DOROTHY SIMFIELD, DEPUTY

16-09-354-045
Lot 1
5096315
137629

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6336PG0255
BK6637PG2546

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

#6-901246-04

5096570

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL CREASON AND KATHLEEN CREASON, HUSBAND & WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

8078 South Main Drive, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-33-176-032

LOT 605, OAKWOOD ESTATES NO. 6, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

5096570
11 JULY 91 04:39 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

FIRST AMERICAN TITLE No. 21381C

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2547

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 606 E. 200 So.
Salt Lake City, UT 84102

5093891

Loan # 6-901245-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between NICHOLAS R. PELLEGRINO AND CHRISTINA M. PELLEGRINO, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

434 East Emerson Avenue	Salt Lake City,	Utah	84115
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 606 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-18-310-005

137621

THE WEST 22½ FEET OF LOT 20, ALL OF LOT 21, AND THE EAST 6 2/3 FEET OF LOT 22, BLOCK 1, BALTIMORE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

5093891
08 JULY 91 10:58 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: DOROTHY SINFIELD, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2548

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 EAST 200 SOUTH
SLC, UTAH 84102

5094340
08 JULY 91 03:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

5094340

16-35-402-019

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

#6-901244-08

THIS DEED OF TRUST is between ANNA R. SONDRUP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3216 EAST BON VIEW DRIVE (Street) SALT LAKE CITY, (City) UTAH (State) 84109 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 20, DEL MAR SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2549

BK6334PG2406

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So
Salt Lake City, UT 84102

5093842

22-03-180-012

LOAN # 6-901240-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID E. SIMPSON AND CHERYL H. SIMPSON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2260 E. Lauri Kay Drive, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 25, BRIARWOOD ESTATES NO. 1, according to the official plat thereof.

5093842
08 JULY 91 10:29 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2550

BK6634PG1385

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84102

C102776

LOAN # 6-901238-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ARLIN GENE AHLSTROM AND SHAUNA B. AHLSTROM, husband & wife, as joint tenants, with full rights of survivorship as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

9711 South 575 East, Sandy, Utah 84070
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5090289

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 17, SANDY HEIGHTS SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

28-07-251-009

5090289
01 JULY 91 10:00 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 16,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6332PG0431
BK6637PG2551

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901237-06

5092784

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PATRICIA A. TOROSSIAN, also known as PATRICIA ANN ~~THOMASSIAN~~ TOROSSIAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7282 South Walnut Way, (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 376, NUTREE NO. 3, according to the official plat thereof, recorded in Book LL of Plats at Page 84, records of Salt Lake County, Utah

5092784
03 JULY 91 12:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5092784

BK6637PG2552

22-26-351-030

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
P. O. Box 11428
Salt Lake City, Utah 84147

5104690
31 JULY 87 1039 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

Loan No. 6-901261-06

THIS DEED OF TRUST is between PATRICK DONAVON ZWICK and URSULA ZWICK, husband and wife, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

456 25 "G" Street, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

COMMENCING 42.0 feet North from the Southwest corner of Lot 2, Block 134, Plat "D", Salt Lake City Survey, and running thence North 78.97 feet; thence East 82.5 feet; thence South 78.97 feet; thence West 82.5 feet to the point of BEGINNING.

RERECORD ADDRESS SHOULD READ 456 G STREET, SALT LAKE CITY, UT 84103

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

FIRST AMERICAN TITLE No. 21312

BK6637PG2553

BK6562PG2730

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901260-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JEFFREY L. ORTH AND TERRY G. MIYA, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4249 South 3100 East, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 143, MAJESTIC HEIGHTS NO. 2, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

5109742
09 AUGUST 91 01:22 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6344PG2666
BK6637PG2554

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
P.O. Box 11428
Salt Lake City, Utah 84147

5106024
02 AUGUST 91 10:06 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

5106024

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

Loan No. 6-901263-02

THIS DEED OF TRUST is between KATHERINE L. LYNCH, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2365 East Alta Canyon Drive	Sandy	Utah	84093
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 313, QUAIL VALLEY NO. 3 SUBDIVISION, according to the official plat thereof, recorded in Book 73-7 of Plats at page 50, records of Salt Lake County, Utah.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2555

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 W. 200 So
Salt Lake City, UT 84102

LOAN # 6-901271-02

5106553

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT W. UTTER AND SHARON UTTER, husband and wife as joint tenants., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1711 East Cloverdale Road, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 165, GREENFIELD VILLAGE PLAT "D", according to the plat thereof, as recorded in the office of the County Recorder of said County.

5106553
08 AUGUST 91 04:33 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: EVELYN FROGGET , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 13,000.00 Creditline Agreement dated as of even date creating an open end credit arrangement wherein the beneficiary, from time to time, is obligated to lend on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2556

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 1748 S. HIGHLAND DR.
SALT LAKE CITY, UT 84117

5108192
07 AUGUST 91 12:00 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BONNIE RAE JENSEN SEAMONS and PHILIP LARSEN JENSEN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2135 East 3380 South (Street) Salt Lake City, UT 84109 (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Beginning at a point 980.10 feet East and 562.22 feet North from the Southwest corner of Section 27, Township 1 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 130.78 feet; thence East 125.58 feet; thence South 26° 47" East 249.01 feet to outside curve of County Road; thence along outside curve of County Road (radius 149.5 feet with center of curve 1286.25 feet East and 337.25 feet North from above mentioned Section corner) to the right 70 feet; thence North 53° 36' West 229.62 feet to place of beginning.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2557

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4899818
02 APRIL 90 04:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

4899818

THIS DEED OF TRUST is made this 2nd day of April, 1990, among the Trustor, Florine T. Lamb (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 8, FARLEY SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

√22-02-103-019

which has the address of 2703 East 4215 South (Street) Salt Lake City (City),

Utah 84124 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2558
BK6209PG2319

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4895464
23 MARCH 90 01:41 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

C9029 I

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4895464

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings and Loan.

THIS DEED OF TRUST is made this 22nd day of March, 19 90, among the Trustor, Ramon H. Mangelson (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of lot 6, plat "E", ARLINGTON HILLS, a subdivision of part of the north half of section 33, township 1 north, range 1 east, Salt Lake base and meridian, Salt Lake City, Utah.

09-22-106-002

which has the address of 1507 Tomahawk Drive [Street] Salt Lake City [City],
Utah 84103 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 50,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2559
BK6206PG2104

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

090843

4895315
22 MARCH 90 10:17 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4895315

DEED OF TRUST

THIS DEED OF TRUST is made this 16th day of March, 19 90, among the Trustor, Stephen C. Ward and Diane H. Ward, his wife, as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 26, El Manor Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

16-27-131-006

which has the address of 3051 Marie Circle [Street] Salt Lake City [City],
Utah 84109 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ **Trust Deed Note** (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__xx__ $ 10,000.00 **Creditline Agreement** (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2560
BK6206PG1830

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C90220

4895313
22 MARCH 90 10:17 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4895313

DEED OF TRUST

THIS DEED OF TRUST is made this 21st day of March, 1990, among the Trustor, G. Ross Yanez and Jill J. Yanez, husband and wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 79 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 7, FLAMINGO HILLS NO.3, according to the official plat thereof on file and of record in the Salt Lake County recorder's office

22-10-426-007

which has the address of 5022 Valene Street [Street] Salt Lake City [City],

Utah 84117 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6209PG1825
BK6637PG2551

4918299

WHEN RECORDED MAIL TO
First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11860
Salt Lake City, Utah 84147

C91738

10.50

4918299
17 MAY 90 04:38 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: BEVERLY CARTER , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

FIRST FEDERAL SAVINGS BANK formerly known as First Federal Savings & Loan Association of Salt Lake City.

DEED OF TRUST

THIS DEED OF TRUST is made this 15th day of May, 19 90, among the Trustor, Larry I. Bowthorpe and Judith Bowthorpe, his wife, as joint tenants with the right of survivorship and not as tenants in common (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

22-30-151-052

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Commencing at a point which is 41 rods west, 16.8 rods north and south 89 degrees east 28.5 rods, more or less, of the center of Section 30, Township 2 South, Range 1 East, Salt Lake Meridian, and running thence north 8.5 rods; thence north 89 degrees west 8 rods; thence south 8.5 rods; thence south 89 degrees east 8 rods to the place of beginning.

Together with a right of way commencing at the southwest corner of the above described tract of land, and running thence south 89 degrees east 16.5 rods to the west line of 300 east street; thence south 2 rods; thence north 89 degrees west 16.5 rods; thence north 2 rods to the point of beginning.

which has the address of ...7350 South Halelani Drive...(3rd East)..... Midvale.....,
[Street] [City]

Utah.....84047.....(herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 25,000.00 Credit Line Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2562
BK6221PG2563

4908345

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C91644

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan # 6-900973-02

DEED OF TRUST

FIRST FEDERAL SAVINGS BANK formerly known as First Federal Savings & Loan Association of Salt Lake

THIS DEED OF TRUST is made this 20th day of April, 19 90, among the Trustor, Dennis R. Wernberg and Betty J. Wernberg, his wife, as joint tenants and not as tenants in common (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 57, OAKCLIFF PARK, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

4908345
24 APRIL 90 02:18 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

22-11-226-012

which has the address of 3344 Fortuna Drive (Street) Salt Lake City (City)

Utah 84124 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2563
BK6215PG1022

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4906985
20 APRIL 90 10:48 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4906985

Loan # 6-900972-04

DEED OF TRUST

FIRST FEDERAL SAVINGS BANK formerly known as First Federal Savings & Loan Association of Salt Lake

THIS DEED OF TRUST is made this 19th day of April, 19 90, among the Trustor, Carrol F. Rogers (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 1, EL SERRITO NO. 3 SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

16-35-230-011

F-73

which has the address of 3445 East Millcreek Road (Street) Salt Lake City (City)
Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2564

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

12.00

4904128
12 APRIL 90 02:20 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
BACKMAN-STEWART TITLE SERVICES
REC BY: SHARON WEST , DEPUTY

091370

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4904128

07-33-127-032

DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of April, 1990, among the Trustor, Michael W. Varner and Kathleen B. Digre, his wife as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 3, ARLINGTON HILLS PLAT "I", according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

which has the address of 1444 East Tomahawk Drive (Street) Salt Lake City (City)

Utah 84103 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 28,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2565
BK6212PG1207

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

09135l

4902200
09 APRIL 90 11:28 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4902200

DEED OF TRUST

FIRST FEDERAL SAVINGS BANK formerly known as First Federal Savings Association of Salt Lake City.

THIS DEED OF TRUST is made this 5th day of April, 19 90, among the Trustor, Keith H. Hales (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 619, Selma No. 6 Subdivision, according to the official plat thereof on file and of record in the Salt Lake County recorder's office

Excepting therefrom the north 0.90 feet thereof

22-17-453-023

which has the address of 6899 Reno Circle [Street] Midvale [City]

Utah 84047 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2566
BK6211PG0012

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11838
Salt Lake City, Utah 84147

C92297

4915482
10 MAY 90 04:39 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4915482

690098909

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan Association of Salt Lake City

THIS DEED OF TRUST is made this 10th day of May, 19 90 among the Trustor, Ramon H. Mangelson (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

07-33-126-009

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 6, plat "E", ARLINGTON HILLS, a subdivision of part of the north half of section 33, township 1 north, range 1 east, Salt Lake base and meridian, Salt lake City, Utah.

which has the address of 1507 Tomahawk Drive (Street) Salt Lake City (City)
Utah 84103 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 50,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6220PG0464
BK6637PG2567

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4918217
17 MAY 90 02:59 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

690098800

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan of Salt Lake City

THIS DEED OF TRUST is made this 15th day of may, 19 90 among the Trustor, William R. Lund and Patricia A. Lund, his wife as joint tenants with full rights of suvivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 207, HERITAGE VILLA #2, according to the official plat thereof, recorded in Book 75-1 of Plats at Page 14, records of Salt Lake County, Utah.

which has the address of 9533 South 250 East (Street) SAndy (City),
Utah 84070 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $20,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2568
BK6221PG2396

GT 89898

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C91365

4912175
03 MAY 90 10:05 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

600098309

4912175

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan Association of Salt Lake City

THIS DEED OF TRUST is made this 30th day of April, 19 90, among the Trustor, James R. Perkins and Kimberly Adams Perkins husband and wife, as joint tenants, with full right (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 90, SUMMER CREST SUBDIVISION PHASE 3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

28-03-151-028

which has the address of 2135 East Debeers Drive (Street) Sandy (City),
Utah 84093 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 17,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2569

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4912554
05 MAY 90 03:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
PARAMOUNT TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4912554

JL 90-5402 4-23-90 22-06-231-017

Loan # 6-900984-07

DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of May, 19 90, among the Trustor, Alan S. Farr and Carol K. Farr (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

See "Addendum A"

which has the address of 682 East 4129 South; [Street] Murray [City]

Utah 84107 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 34,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6218PG0479
BK6637PG2570

Addendum "A"

Unit No. 16, in Building 3-M of LEXINGTON VILLAGE AT "OLD FARM", a Prowswood Open Space Community (Phase No.1), a Utah Condominium Project, according to the record of Survey Map filed for record as Entry No. 2630435 in Book "74-6" of Plats, at page 100, together with an undivided ownership interest in the "Common areas and Facilities", all of which is defined and described in the Declaration of Condominium of Lexington Village at Old Farm, a Prowswood Open Space Community (Phase No. 1), filed for record as Entry No. 2630434, in Book 3613 at pages 454 through 489 of Official Records, and the Supplemental Declaration thereto recorded July 2, 1974, as Entry No. 2633375, in Book 3623 at pages 196 through 197 of Official records.

TOGETHER WITH a right and easement of use and enjoyment in and to the Common Properties described, as provided for and subject to the provisions therein in that certain "Declaration of Covenants, Conditions and restrictions Concerning The Old Farm Community Phase "1" filed for record as Entry No. 2630430 in Book 3613 at pages 431 through 477 of Official Records.

TOGETHER WITH an exclusive easement to use the "Limited Common Areas", which include the patio, appurtenant to said Unit, whenever shown on the record of Survey Map and/or set forth in the Declaration of Condominium.

Property Address: 682 East 4129 South
Murray, Utah 84107

22-06-231-017 7-23-80 90-5402 JL 22-06-231-017

BK6218PG0475

Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2571

Acct # 0000965-02

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C91429

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

4905807

FIRST FEDERAL SAVINGS BANK formerly known as First Federal Saving & Loan Association of Salt Lake

THIS DEED OF TRUST is made this 17th day of April, 19 90 among the Trustor, S. ELMON WARNER AND CAROL B. WARNER, HUSBAND AND WIFE, AS JOINT TENTANTS, WITH FULL RIGHTS OF SURVIVORSHIP (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

SEE ADDENDUM A

DUPLICATE ORIGINAL
4905807
17 APRIL 90 04:31 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 2075 East Sierra View Circle, Salt Lake City, Utah 84109
[Street] [City]
(herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XXX $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2572

Acct #6000055-02

April 17, 1990

S. Elvon Warner and Carol B. Warner

ADDENDUM A

16-27-107-020

Unit No. 19, contained within the EDGEMOUNT HOMES, PHASE 1, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 4080505, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the EDGEMOUNT HOMES, PHASE 1, recorded in SALT LAKE COUNTY, Utah, on May 1, 1985, as Entry No. 4080506, in Book 5650, at Page 1105. TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

BK6213PG1315

sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6213PG1311

BK6637PG2573

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4920893
24 MAY 90 12:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

690099207

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan Association of Salt Lake City

THIS DEED OF TRUST is made this 22nd day of May, 19 90, among the Trustor, Rand L. Eckersley (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Unit No. L-65, Block L of MONTE CRISTO, PHASE II, a CONDOMINIUM PROJECT, together with that percentage of appurtenant undivided ownership in the Common Area and Facilities as expressed in Exhibit "b" of the Declaration of Covenants, Conditions and Restrictions and particularly the First, Second and Third Amendments, to exhibit "B" and Amended Exhibit "B" of the final phase, to be recorded at a future date, which will finally determine and vest the percentage of ownership in the Common Area and Facilities, said Declaration and Exhibit including Record of Survey Map having been recorded, the Declaration in Book 3389, at Page 144, First Amendment recorded in Book 3484, at Page 384; Second Amendment recorded in Book 3484, at Page 393; and Third Amendment in Book 3599, at Page 251; and Fourth Amendment in Book 3727, at Page 173; and the Record of Survey Map as Entry No. 2666379.

which has the address of 1879 EAst Monterey dRive Salt Lake City [Street] [City],
Utah 84121 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 20,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6223PG1279
BK6637PG2574

GT 89972

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11568
Salt Lake City, Utah 84147

4925943
06 JUNE 90 04:36 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan number 6-90099000

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan Association of Salt Lake City

THIS DEED OF TRUST is made this 5th day of June, 19 90 among the Trustor, Sean B. Bermingham and Shelly L. Bermingham, his wife, as joint tenants with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 907, BELMONT HEIGHTS NO. 9, SUBDIVISION, according to the official plat thereof, recorded in Book NN of Platu at Page 23, records of Salt Lake County, Utah.

28-04-130-123

which has the address of 8769 S. 1595 E. (Street) Sandy (City),

Utah 84093 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

-x- $15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

GT 89962

BK6226PG2176
BK6637PG2575

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4926563
06 JUNE 90 10:42 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST DEPUTY

C92998

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4926563

6-901002-00

DEED OF TRUST

First Federal Savings Bank formerly known as First Federal Savings & Loan Association of Salt Lake City

THIS DEED OF TRUST is made this 7th day of June, 19 90, among the Trustor, Stephen C. Strong and Eleanor Strong, as to the equitable interest created by that certain Quit Claim Deed referred to in Schedule B, Paragraph 10 (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

The North 12 feet of Lot 26 and all of Lot 27, Block 1, EMERSON HEIGHTS ADDITION, according to the official plat thereof on file and of record in the Salt Lake County recorder's office.

16 16 157 014

which has the address of 1627 South 1400 East [Street] Salt Lake City [City]

Utah 84105 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $13,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6227PG0313

BK6637PG2576

5226365

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY, UTAH 84117

5226365
30 MARCH 92 04:43 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #6-901000-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CRAIG H. DEE AND LINDA DEE, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6563 SOUTH 1670 EAST City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

22-21-179-033

UNIT 135, BUILDING 44, SUPPLEMENTAL RECORD OF SURVEY MAP, PHASE 2 OF BROOKSTONE, A PROWSWOOD OPEN SPACE COMMUNITY, A UTAH CONDOMINIUM PROJECT ACCORDING TO THE RECORD OF SURVEY MAP FILED FOR RECORD AS ENTRY NO. 3233273, IN BOOK 79-2 OF PLATS AT PAGE 42, TOGETHER WITH THE APPURTENANT UNDIVIDED OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES, WHICH INTEREST IS SUBJECT TO ADJUSTMENT AND/OR SHIFTING ALL OF WHICH IS DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF BROOKSTONE FILED FOR RECORD AS ENTRY NO. 3121458, IN BOOK 4687, AT PAGE 1204 THROUGH 1233 OF OFFICIAL RECORDS, AND THE SUPPLEMENTARY DECLARATION OF AMENDMENT TO COVENANTS, CONDITIONS AND RESTRICTIONS OF BROOKSTONE, A PROWSWOOD OPEN SPACE COMMUNITY CONDOMINIUM (PHASE 1), RECORDED FEBRUARY 5, 1979, AS ENTRY NO. 3233727, IN BOOK 4810, AT PAGES 269 THROUGH 292 OF OFFICIAL RECORDS.

BK6637PG2577

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 22,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2580

GT# 101685

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

C92060

4925700
06 JUNE 90 12:14 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY
LOAN # 6-900999-04

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4925700

DEED OF TRUST

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

THIS DEED OF TRUST is made this 30th day of MAY, 19 90 among the Trustor, GARY R. KEHL AND NANCY A. KEHL, HIS WIFE, AS JOINT TENANTS (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

PARCEL #1: 28-10-226-011

ALL OF LOT 6, GRANDVIEW ESTATES NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

PARCEL #2 28-02-177-015

ALL OF LOT 7 WILLOW CREEK ESTATES, a subdivision according to the official plat thereof as recorded in the office of the SALT LAKE COUNTY RECORDER.

2604 FOXHUNT DRIVE, SANDY, UTAH 84092 (vacant)
8772 S. WILLOW GREEN DRIVE, SANDY, UTAH 84092

which has the address of .....(Street).....(City)

.....(State and Zip Code)(herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 20,000 00 Credit Line Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6226PG1479
BK6637PG2578

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901858-03

5356959

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KATHRYN BULLEN, an unmarried woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2797 East Canyon View Drive. (Street) Salt Lake City. (City) Utah (State) 84109 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 9, CANYON VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

16-24-152-021

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter existing to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6574PG1607
BK6637PG2579

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut. 84012

Loan # 6-901862-00

124786

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5382217

THIS DEED OF TRUST is between JANET REISNER, a married woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4074 South Monarch Way, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 6, ROBIN MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

16-35-457-013

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK5562PG2455
BK6637PG2580

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SO. HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117
C-125327

LN #6-901873-05

5397744
17 DECEMBER 92 12:09 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

5397744

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LYNN D. CROFT AND CAROL J. CROFT, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 9484 SOUTH 3090 WEST City: SOUTH JORDAN State: UTAH Zip: 84065 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 305, COUNTRY PARK ESTATES PHASE III, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-07-201-017

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$100,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2581

BK6575PG0454

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SO. HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117
C-125359

LN #6-901869-08

5396060
15 DECEMBER 92 04:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LAWRENCE J. SMITH AND VICTORIA T. SMITH, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1431 SOUTH BEACON DRIVE City: SALT LAKE CITY State: UTAH Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 43, BEACON HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein: and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2582
BK6573PG2674

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 South~~
~~Salt Lake City, Utah 84012~~

LOAN # 6-901864-07
5389264
08 DECEMBER 92 12:17 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DANNY STEVEN PRICE, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2113 East Pheasant Way, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 7, COTTONWOOD GLADE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-15-154-005

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5389264
BK6637P2583

4-24980-46

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

5400849
02 DECEMBER 92 04:53 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901879-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5400849

THIS DEED OF TRUST is between JEROME DAVID KUHRE AND DIANNE B. KUHRE, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4839 SOUTH 3100 EAST City: SALT LAKE CITY State: UTAH Zip: 84124 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 142, MAJESTIC HEIGHTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-23-226-022

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 45,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2584

BK6577PG2859

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Utah 84012
C-125531

LOAN # 6-901877-08
5401557
23 DECEMBER 92 12:18 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROST, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between IOANNIS HATZIPOLAKIS and ALEXIA HATZIPOLAKIS, husband and wife, as joint tenants with full rights of survivorship, and not as tenants in common., as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3409 East Loren Von Drive City: Salt Lake City State: Utah Zip: 84124 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5401557

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 819, MOUNT OLYMPUS HILLS NO. 8 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-02-226-005

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all mineral rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end agreement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6537PG2585

5401557

16-11-31

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84012

C-126747

LOAN # 6-901886-06

5411415
08 JANUARY 93 03:22 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5411415

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between TERRY T. FARR and DIANNE E. FARR, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1410 South Ambassador Way City: Salt Lake City State: Utah Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 4, ST. MARYS PARK PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

EXCEPTING THEREFROM THE SOUTHERLY 5 FEET OF LOT 4, ST. MARYS PARK PLAT "B", SAID 5 FOOT STRIP BEING PARALLEL TO THE LOT LINE COMMON TO LOTS 4 and 5, of SAID ST. MARYS PARK PLAT "B".

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2586

BK6566PG1941

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

C125758

LOAN # 6-901887-04

5410704
07 JANUARY 93 04:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BENSON H. DOBBIN AND BARBARA BABSON, husband and wife, as joint tenants
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8266 East Emigration Canyun
City: Salt Lake City State: Utah Zip: 84108
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOTS 46, 47 and 48, BLOCK 2, THE GROVES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

10-16-479-009

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2587
BK5586PG0649

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UT 84117

C-125435

LOAN #6-901896-02

5415564
15 JANUARY 93 04:36 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5415564

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between R. CRAIG BRUIN, A MARRIED MAN

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1992 EAST ASHLEY MESA LANE City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-13-106-231

ALL OF LOT 5, ASHLEY PARK NO. 4, A SUBDIVISION, ACCORIDNG TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD ON THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2588

BK5589PG1996

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL BANK
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5415977
19 JANUARY 93 10:01 AM
RAYLE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5415977

DEED OF TRUST
WITH ASSIGNMENT OF RENTS 6-901902-05

THIS DEED OF TRUST is between ROBERT N. PRICE AND JOAN H. PRICE, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 7656 SOUTH QUICKSILVER DRIVE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 57, PROSPECTOR HILLS NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

22-25-377-011

BK 6637 PG 2589

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$____ "Obligation" represented by (describe): ____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2589

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
Salt Lake City, Ut 84012

C126112

LOAN # 6-901899-07

5415563
15 JANUARY 93 04:36 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID MCMILLAN and HEIDI MCMILLAN, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 609 East Seventh Avenue City: Salt Lake City State: Utah Zip: 84103 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 2

BEGINNING AT A POINT 2 ONE-HALF RODS EAST FROM THE SOUTHWEST CORNER OF LOT 2, BLOCK 108, PLAT "D", SALT LAKE CITY SURVEY, AND RUNNING THENCE EAST 2 ONE-HALF RODS; THENCE NORTH 7 ONE-HALF RODS; THENCE WEST 2 ONE-HALF RODS; THENCE SOUTH 7 ONE-HALF RODS TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2590

BK6589PG1992

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84012

LOAN # 6-901909-02

5423624
28 JANUARY 93 03:01 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5423624

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM K. EVANS and PAULA L. EVANS, his wife, as joint tenants with full rights of survivorship.
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2505 East Dolphin Way
City: Salt Lake City State: Utah Zip: 84121
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 50, SOUTHLAND TERRACE NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-34-276-004

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2591

BK6596PG1714

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL BANK
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5421246
26 JANUARY 93 10:20 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY DEPUTY

5421246

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LN# 6-901907-06

THIS DEED OF TRUST is between TROY D. COTTAM,
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 473 EAST 7670 SOUTH
City: MIDVALE State: UTAH Zip: 84047
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 14, TAMLEE VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2592
BK6594PG1717

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UT 84117

C-126131

5418563
21 JANUARY 93 02:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEBB , DEPUTY

LOAN #6-901906-08

5418563

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT G. SCHINDLER AND PATRICIA D. SCHINDLER, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8767 SOUTH SUNRIDGE DRIVE City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-04-426-044

LOTS 43-44A.

ALL OF LOT 43, THE RIDGES OF SUMMER MEADOWS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, TOGETHER WITH A PORTION OF LOT 44 DESCRIBED AS FOLLOWS: BEGINNING AT THE EASTERNMOST CORNER OF LOT 44 AND RUNNING THENCE SOUTH 47 DEGREES 35 MINUTES WEST ALONG THE LINE BETWEEN LOTS 44 AND 43 OF SAID RIDGES OF SUMMER MEADOWS NO. 2 A DISTANCE OF 203.00 FEET; THENCE NORTHWESTERLY ALONG THE NORTHERLY LINE OF SUNRIDGE DRIVE ON A 249.99 FOOT RADIUS CURVE TO THE LEFT (CHORD BEARS NORTH 43 DEGREES 14 MINUTES 09 SECONDS WEST 7.147 FEET) A DISTANCE OF 7.15 FEET; THENCE NORTH 47 DEGREES 45 MINUTES EAST 203.13 FEET; THENCE SOUTH 42 DEGREES 11 MINUTES 07 SECONDS EAST 6.55 FEET TO THE BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

BK6637PG2593

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6592PG1978

C/26546

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5428085
03 FEBRUARY 93 01:22 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5428085

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LN # 6-901913-00

THIS DEED OF TRUST is between RONALD NELS ROBINSON AND BARBARA PHELPS ROBINSON, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4451 WEST 3240 SOUTH City: WEST VALLEY CITY State: UTAH Zip: 84120 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

15-20-330-018

LOT 244, ACORD ACRES SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2594

BK6599PG293

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84102

LOAN # 6-901912-01

5427005
02 FEBRUARY 93 12:42 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5427005

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROGER C. DAY and JULIE DAY, husband and wife, as joint tenants, with full rights of survivorship.,
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1847 East Yale Avenue,
City: Salt Lake City State: Utah Zip: 84108
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-07-428-019

ALL OF LOT 19, UPPER YALE THIRD ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON VILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $---------- Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 24,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$---------- "Obligation" represented by (describe):

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2595
BK6599PG0642

C-122738-46

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

LOAN #6-901827-06

5360806
28 OCTOBER 92 03:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BARBARA J. HANSEN, a single woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2609 EAST EASTBOURNE DRIVE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 31, RIVIERA HEIGHTS NO. 11 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BOOK 6543 PAGE 2981
BK6637PG2596

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY UT 84117

5364228
02 NOVEMBER 92 11:34 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK DEPUTY

LOAN #6-901828-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EDGAR W. BARHAM AND JEANNENE N. BARHAM, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3695 EAST LITTLE COTTONWOOD LANE City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 19, LITTLE COTTONWOOD SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

28-12-151-024

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2597

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

L123205

5364227
02 NOVEMBER 92 11:34 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK DEPUTY

DEED OF TRUST 6-901830-05
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DELERY W. SANDERSON AND CATHLEEN R. SANDERSON, HIS WIFE, AS JOINT TENANTS
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6573 SOUTH CANYON COVE PLACE
City: SALT LAKE CITY State: UTAH Zip: 84121
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 231, CANYON COVE NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BOOK 6547 PAGE 2594

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2598

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 So. Highland Drive
Salt Lake City, Utah 84117

123730

LN #6-901832-01

5367139
05 NOVEMBER 92 11:38 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DONNA SATO, a woman
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4563 South Woodduck Lane
City: Salt Lake City State: Utah Zip: 84117
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6550 PG1306

BK6637PG2599

EXHIBIT "A"

Unit No. 4563, in Building "F", contained within the HIDDEN LAKE CONDOMINIUM, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 2625962, in Book 74-5, at Page 94, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the HIDDEN LAKE CONDOMINIUM, recorded in SALT LAKE COUNTY, Utah, on May 31, 1974, as Entry No. 2625963, in Book 3599, at Page 455. and in the Amended Declaration of Covenants, Conditions, Restrictions and Bylaws of the HIDDEN LAKE CONDOMINIUM, recorded in SALT LAKE COUNTY, Utah, on January 28, 1977, as Entry No. 2903396, in Book 4443, at Page 1322. Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, said undivided ownership interest as initially established being .8725 (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

For Information Only
Property address:

4563 SOUTH WOODDUCK LANE
SALT LAKE CITY, UTAH 84117

POOR COPY
COL RECORDER

BOOK 6550 PAGE 1340

BK6637PG2600

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

12-34-12

5364229
02 NOVEMBER 92 11:34 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901833-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MATTHIAS R. SANSOM AND JANICE H. SANSOM, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2224 EAST FARM BROOK WAY City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

BOOK 6547 PAGE 2552

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2601

PARCEL NO. 1: 22-34-176-025

LOT 212, WILLOW BROOK FARM NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-34-176-024 - Lot 211

TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS TEN (10) FEET IN WIDTH AND 205.49 FEET IN LENGTH OVER LOT 211, WILLOW BROOK FARM NO. 2, THE WEST LINE OF WHICH COMMENCES AT THE NORTHEAST CORNER OF LOT 212 WILLOW BROOK FARM NO. 2 AND RUNS THENCE SOUTH 12 DEGREES 30 MINUTES EAST ALONG THE EAST LINE OF SAID LOT 212, A DISTANCE OF 205.49 FEET.

TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN SALT LAKE COUNTY:

BEGINNING AT THE SOUTHEAST CORNER OF LOT 25 OF WILLOW BROOK FARM NO. 1 SUBDIVISION, SAID POINT BEING NORTH 801.93 FEET AND WEST 630.01 FEET FROM THE CENTER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT

SCHEDULE A

Commitment No. C12344

LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 36 DEGREES 20 MINUTES 00 SECONDS WEST 93.77 FEET; THENCE NORTHWESTERLY 25.96 FEET ALONG THE ARC OF A 75.00 FOOT RADIUS CURVE TO THE RIGHT, (CHORD BEARS NORTH 26 DEGREES 25 MINUTES 00 SECONDS WEST 25.83 FEET); THENCE NORTH 16 DEGREES 30 MINUTES 00 SECONDS WEST 23.72 FEET; THENCE NORTHEASTERLY, 20.06 FEET ALONG THE ARC OF A 150.00 FOOT RADIUS CURVE TO THE LEFT, (CHORD BEARS SOUTH 26 DEGREES 25 MINUTES 00 SECONDS EAST 19.94 FEET); THENCE SOUTH 36 DEGREES 20 MINUTES 00 SECONDS EAST 105.906 FEET; THENCE SOUTH 86 DEGREES 57 MINUTES 00 SECONDS WEST 23.92 FEET TO THE POINT OF BEGINNING.

AS CREATED BY THE TERMS OF GRANT OF EASEMENT RECORDED JULY 17, 1991 AS ENTRY NO. 5098922 IN THE RECORDS OF THE SALT LAKE COUNTY RECORDER.

22-34-176-025 012

SUBJECT TO AN EASEMENT FOR INGRESS AND EGRESS TEN (10) FEET IN WIDTH AND EIGHTY (80) FEET IN LENGTH THE EAST LINE OF WHICH COMMENCES AT THE NORTHEAST CORNER OF SAID LOT 212 AND RUNS THENCE SOUTH 12 DEGREES 30 MINUTES EAST ALONG THE EAST LINE OF SAID LOT 212 A DISTANCE OF EIGHTY (80) FEET.

PARCEL NO. 2:

AN UNDIVIDED ONE-THIRD INTEREST IN AND TO THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN SALT LAKE COUNTY, STATE OF UTAH:

BEGINNING AT THE SOUTHEAST CORNER OF LOT 25 OF WILLOW BROOK FARM NO. 1 SUBDIVISION, SAID POINT BEING NORTH 801.93 FEET AND WEST 630.01 FEET FROM THE CENTER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 36 DEGREES 20 MINUTES 00 SECONDS WEST 93.77 FEET; THENCE NORTHWESTERLY 25.96 FEET ALONG THE ARC OF A 75.00 FOOT RADIUS CURVE TO THE RIGHT, (CHORD BEARS NORTH 26 DEGREES 25 MINUTES 00 SECONDS WEST 25.83 FEET); THENCE NORTH 16 DEGREES 30 MINUTES 00 SECONDS WEST 23.72 FEET; THENCE NORTHEASTERLY, 20.06 FEET ALONG THE ARC OF A 150.00 FOOT RADIUS CURVE TO THE LEFT, (CHORD BEARS SOUTH 26 DEGREES 25 MINUTES 00 SECONDS EAST, 19.94 FEET); THENCE SOUTH 36 DEGREES 20 MINUTES 00 SECONDS EAST 105.906 FEET; THENCE SOUTH 86 DEGREES 57 MINUTES 00 SECONDS WEST 23.92 FEET TO THE POINT OF BEGINNING.

SUBJECT TO THE TERMS AND CONDITIONS OF AN EASEMENT AGREEMENT PROVIDING FOR INGRESS AND EGRESS OVER AND ACROSS THE ENTIRETY OF THE FOREGOING DESCRIBED REAL PROPERTY THAT BENEFITS LOTS 211 AND 212 OF WILLOW BROOK FARM NO. 2 AND LOT 24, WILLOW BROOK FARM NO. 1 WHICH WAS RECORDED JULY 17, 1991 AS ENTRY NO. 5098922 IN THE RECORDS OF THE SALT LAKE COUNTY RECORDER.

22-34-12

FROM CERT. SL RECORDER

NOT LEGIBLE FOR MICROFILM SL RECORDER

BOOK 6637 PAGE 2555

BK6637PG2602

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 800 So
Salt Lake City, UT 84102

123745

LOAN # 6-901633-00
5369994
10 NOVEMBER 82 02132 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LEROY K. JOHNSON and JUDITH M. RUBADUE, husband and wife, as joint tenants with full rights, as the "Trustor," (which reference is joint and several if more than one Trustor is named), and who designate the following address for all notice purposes hereunder:

1121 East 200 South, Salt Lake City, Utah 84102
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 800 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

5369994

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all mineral rights, rents, issues, profits, damages, royalties, revenues and benefits thereof; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Credit/ne Agreement dated as of even date creating an open-end credit arrangement wherein the Beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BOOK 6552 PAGE 2605

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal amount or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6552 PAGE 2603

COMMENCING 141 FEET EAST OF THE SOUTHWEST CORNER OF LOT 2, BLOCK 30, PLAT "F", SALT LAKE CITY SURVEY, AND RUNNING THENCE NORTH 118 FEET; THENCE EAST 27 FEET; THENCE NORTH 30 FEET; THENCE EAST 18 FEET; THENCE SOUTH 148 FEET; THENCE WEST 45 FEET TO THE PLACE OF BEGINNING.

ALSO COMMENCING 120 FEET NORTH AND 149 1/2 FEET EAST OF THE SOUTHWEST CORNER OF LOT 2, BLOCK 30, PLAT "F", SALT LAKE CITY SURVEY AND RUNNING THENCE NORTH 40 FEET; THENCE EAST 18 1/2 FEET; THENCE SOUTH 40 FEET; THENCE WEST 18 1/2 FEET TO BEGINNING.

TOGETHER WITH A RIGHT OF WAY OVER THE FOLLOWING:

COMMENCING 125 FEET NORTH OF THE SOUTHWEST CORNER OF SAID LOT 2, AND RUNNING THENCE EAST 168 FEET; THENCE SOUTH 10 FEET; THENCE WEST 168 FEET; THENCE NORTH 10 FEET TO THE PLACE OF BEGINNING.

RECORDED
SALT LAKE CO. RECORDER

AFTER RECORDING MAIL TO
SALT LAKE CO. RECORDER

6552 PAGE 2559

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

LOAN #6-901839-09

5372393
13 NOVEMBER 92 03:05 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RALPH E. CROOK AND MARGARET E. CROOK, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 5969 SOUTH 570 EAST City: MURRAY State: UTAH Zip: 84107 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 15, CHASE ACRES 2A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BOOK 6554 PAGE 2207

BK6637PG2605

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 So. Highland Drive
Salt Lake City, Utah 84117

LN. #6-901840-01

5367640
05 NOVEMBER 92 04:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY DEPUTY

5423130 9:59 1-28-93

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BRIAN A. PLISKA

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1902 EAST SYCAMORE LANE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING AT A POINT WHICH IS 47.32 FEET SOUTH AND SOUTH 89 DEGREES WEST 597.79 FEET AND SOUTH 76 DEGREES 47 MINUTES WEST 303.3 FEET FROM THE NORTHWEST CORNER OF SECTION 9, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 4 DEGREES 53 MINUTES EAST 84.11 FEET; THENCE NORTH 75 DEGREES 57 MINUTES 59 SECONDS EAST 91.01 FEET; THENCE NORTH 17 DEGREES 16 MINUTES 32 SECONDS WEST 82.13 FEET; THENCE SOUTH 76 DEGREES 47 MINUTES WEST 73.00 FEET TO THE POINT OF BEGINNING.

**RE-RECORD FOR CORRECTION OF LEGAL:
BEGINNING AT A POINT WHICH IS 47.32 FEET SOUTH AND SOUTH 89 DEGREES WEST 597.79 FEET AND SOUTH 76 DEGREES 47 MINUTES WEST 303.3 FEET FROM THE NORTHEAST CORNER OF SECTION 9, TOWNSHIP 2 SOUTH RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SHOUTH 4 DEGREES 53 MINUTES EAST 84.11 FEET; THENCE NORTH 75 DEGREES 57 MINUTES 59 SECONDS EAST 91.01 FEET; THENCE NORTH 17 DEGREES 16 MINUTES 32 SECONDS WEST 82.13 FEET; THENCE SOUTH 76 DEGREES 47 MINUTES WEST 73.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2606

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY UT 84117

5369600
09 NOVEMBER 92 04:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD, DEPUTY

LOAN #6-901842-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ALAN S. FARR AND CAROL K. FARR, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 682 EAST 4129 SOUTH City: MURRAY State: UTAH Zip: 84107 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

BOOK 6552 PAGE 1831

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2607

EXHIBIT "A"

Unit No. 16, in Building 3-M, contained within the LEXINGTON VILLAGE AT "OLD FARM", a Prousmood Open Space Community Condominium, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 2630435, in Book 74-6, at Page 100, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the LEXINGTON VILLAGE AT "OLD FARM", a Prousmood Open Space Community Condominium, recorded in SALT LAKE COUNTY, Utah, on June 19, 1974, as Entry No. 2630434, in Book 3613, at Page 454, and in the Amended Declaration of Covenants, Conditions, Restrictions and Bylaws of the LEXINGTON VILLAGE AT "OLD FARM", a Prousmood Open Space Community Condominium, recorded in SALT LAKE COUNTY, Utah, on July 2, 1974, as Entry No. 2633375, in Book 3623, at Page 196. Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, said undivided ownership interest as initially established being 1.3505 percent (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

For Information Only
Property address:

682 EAST 4129 SOUTH
MURRAY, UTAH 84107

22-06-231-017

BOOK 6552 PAGE 1835

BK6637PG2608

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

C124135

5370668
12 NOVEMBER 92 09:58 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LOAN # 6-901846-00

THIS DEED OF TRUST is between JOHN G. MCGEE AND VIOLA G. MCGEE, HUSBAND AND WIFE, AS JOINT TENANTS
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1526 EAST KENSINGTON AVENUE
City: SALT LAKE CITY State: UTAH Zip: 84105
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOTS 38 AND 39, BLOCK 3, COLLEGE VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH ONE-HALF VACATED ALLEY ABUTTING ON THE SOUTH.

BOOK 6553 PAGE 1371

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2609

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901847-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GARY D. PETERSON and TRUDY PETERSON, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

5626 South Calann Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 2, CALANN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6555PG0362
BK6637PG2610

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84102

LOAN # 6-901848-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS L. HARMON and CATHERINE V. HARMON, husband & wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2865 East Cobblemoor Lane, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

28-03-154-021

LOT 712, WILLOW WICK NO 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6555PG2259
BK6637PG2611

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UT 84117

E124519

LOAN 66-901852-09

3791104
07 DECEMBER 83 0415 PM
RECORDED AT REQUEST OF
FIRST FED. SAV. BANK
SALT LAKE COUNTY, UTAH
ALICE B. REDMOND
RECORDER, SALT LAKE COUNTY, UTAH
BY [illegible], DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROGER F. ROBERTS AND NINA M. ROBERTS, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4618 LARKER ROAD City: SALT LAKE CITY State: UTAH Zip: 84124 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 303 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, State of Utah, and described as follows, to-wit:

ALL OF LOT 32, OAKCLIFF PARK NO. 5 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6570PG1267

BK6637PG2612

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102
C-124544

LOAN # 6-901856-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

~~5071470~~

THIS DEED OF TRUST is between DONALD K. MCCLEARY AND ARLENE H. MCCLEARY, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6821 South Pine Mountain Drive, (Street) Salt Lake city, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-38-002

ALL OF LOT 14, PINE MOUNTAIN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6558PG1897
BK6637PG2613

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901590-05

5250740

C114727

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS U. RAMSEY and KARMA RAMSEY, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1761 East Laird Avenue, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

THE EAST 35.1 FEET OF LOT 10, AND THE WEST 24.9 FEET OF LOT 11, BLOCK 2, HILLSIDE PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

16-05-454-024

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6453PG0614 BK6637PG2514

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901589-02

5251247

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between M. KATHLEEN MOORE, an unmarried person., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2716 South 1000 East #3B, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

FIRST AMERICAN TITLE
No. 378238

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6453PG2386

BK6637PG2615

DESCRIPTION

Unit No. 3-B, of LA PARC CONDOMINIUM PROJECT, a Utah Condominium Project, according to the Record of Survey Map filed for record as Entry No. 2052142 in Book "CC" of Plats at page 22, together with the appurtenant undivided ownership interest in the "Common Areas and Facilities", all of which is defined and described in the Enabling Declaration For La Parc Condominium Project, filed for record as Entry No. 2052143 in Book 2277 at page 622 through 627 of Official Records.

The above described property also known by the street address of: 2716 South 1000 East #3B, Salt Lake City, Utah 84106.

* * *

5251247
07 MAY 92 02:42 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

BK6453PG2289

which now are or shall hereafter be of appur... regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6453PG2289 BK6637PG2616

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84012~~

LOAN # 6-901588-04

C114525

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between VALERIE M. KREIPL, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

1220 East Driggs Avenue, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOTS 10 and 11, BLOCK 2, UNION HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. TOGETHER WITH 1/2 VACATED ALLEY ABUTTING ON THE SOUTH.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5351615

16-20-279-007

BK6637PG2617

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

5246783
30 APRIL 92 04:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #6-901576-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DANNY R. DUVALL AND JANET DUVALL, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1063 WEST JORDAN RIDGE COURT City: SOUTH JORDAN State: UTAH Zip: 84065 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 98, LAMPTON FARMS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 77-7 OF PLATS AT PAGE 223, RECORDS OF SALT LAKE COUNTY, UTAH

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

104533M BK6450PG0854

BK6637PG2618

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UT 84117

5242832
24 APRIL 92 04111 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
LANDMARK TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #6-901573-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS UPTON RAMSEY AND RHODA W. RAMSEY, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1275 FOURTH AVENUE City: SALT LAKE CITY State: UTAH Zip: 84103 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOTS 32 AND 33 AND THE WEST 15 FEET OF LOT 34 OF BLOCK 4, POPPERTON PLACE PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "D" OF PLATS AT PAGE 6 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER. TOGETHER WITH 1/2 THE VACATED ALLEY ABUTTING SAID PROPERTY ON THE NORTH.

09-33-335-009

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2619

BK6446PG193

LTC7333

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, UT 84102

LOAN # 6-901691-03

C114653

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS A MITCHELL and BONNIE L. M. MITCHELL, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which references is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1379 South Lincoln Street, (Street) Salt Lake City, (City) Utah (State) 84105 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

ALL OF LOT 16, AND THE NORTH 15 FEET OF LOT 17, BLOCK 1, FRUITVALE ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Crediline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK5454PG0723

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DR,
SLC UT 84117

10000

5250522
08 MAY 92 02:51 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: SHARON WEST , DEPUTY

5250522

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BRUCE A. WHITAKER AND JUDY WHITAKER, HIS WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8231 SOUTH MARION VIEW CIRCLE City: SANDY State: UTAH Zip: 84094 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 316 MARION VILLAGE PLAT "C", ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY

FIRST AMERICAN TITLE
No. 27893

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 34,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2621
BK6453PG056

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND
SLC UT 84117
C1144183

100

5251275
07 MAY 92 02:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEBB , DEPUTY

5251275

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RODNEY M. HAND, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6923 SOUTH HOLLOW RIDGE ROAD City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

22-23-356-003

LOT 26, MILL HOLLOW RIDGE SUBDIVISION PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2622

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6453PG2

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

6-09-11

LOAN # 6-901602-07

5256625

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KEVIN MCCUSKER and BARBARA C. MCCUSKER, husband and wife, as joint tenants, with full rights of survivorship., as the Trustor, (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

944 South Military Drive, (Street) Salt Lake City, (City) Utah (State) 84108 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOTS 20 AND 21, BLOCK 13, DOUGLAS PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF OF RECORD, AND ALSO ALL THAT PART OF LOT 19, BLOCK 13, DOUGLAS PARK, LYING SOUTH OF A STRAIGHT LINE DRAWN FROM A POINT ON THE WESTERLY LINE OF SAID LOT 6.21 FEET SOUTHERLY FROM THE NORTHWEST CORNER THEREOF TO A POINT ON THE EASTERLY END OF SAID LOT 8.45 FEET SOUTHERLY FROM THE NORTHEAST CORNER OF SAID LOT.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6456PG0741
BK6637PG2623

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901603-05

5235069

C114940

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between NAN E. TATE, an unmarried person, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1830 West Homestead Farms Lane, Salt Lake City, Utah 84119
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 70, HOMESTEAD FARMS PLANNED UNIT DEVELOPMENT, PHASE II, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

15-34-128-041

POOR COPY
CO. RECORDER

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 11,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6457PG0696
BK6637PG2624

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901604-3

5255883

15-32-381-010

FIRST AMERICAN TITLE
No. 27243

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between VERN CLYDE RODRERO, an unmarried man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3617 W. Sherlene Circle, West Valley City, Utah 84120
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 7, WESTWOOD ESTATES NO. 6, according to the plat thereof, as recorded in the office of the County Recorder of said County.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 8,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2625
6457PG0628

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DR.
SALT LAKE CITY, UT 84117

5257114
18 MAY 92 04:45 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

C115268

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JANET R. ANDERSON, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 391 EAST PENNEY AVENUE City: SALT LAKE State: UTAH Zip: 84115 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 15, PENNEY AVENUE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2625

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DR.
SLC UT 84117

5266233
02 JUNE 92 04:20 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
SUPERIOR TITLE
REC BY: REBECCA GRAY , DEPUTY

5266233

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HENRY H. DAVENPORT, AN UNMARRIED MAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 676 NORTH "G" STREET City: SALT LAKE State: UTAH Zip: 84103 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Lot 3

COMMENCING 50 FEET SOUTH FROM THE NORTHWEST CORNER OF LOT 3, BLOCK 190, PLAT "D", SALT LAKE CITY SURVEY AND RUNNING THENCE EAST 90 FEET; THENCE SOUTH 80 FEET; THENCE WEST 90 FEET; THENCE NORTH 80 FEET TO THE POINT OF BEGINNING.

09-30-478-001

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 100,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2627

BK6465PG1879

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901616-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CHRISTOPHER G. NYBERG and JACQUELINE K. NYBERG, husband and wife, as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3181 South Plateau Drive, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 161, PARK TERRACE NO. 3, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's Office.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2628

121089

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84124

LOAN # 6-901778-03

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN NORICK LONG and KAY LONG, husband and wife, as Joint Tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2440 East Karren Street, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 3, BLOCK 5, OLYMPUS HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

24-03-203-007

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all mineral rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 50,000.00 Creditline Agreement dated as of even date creating an open end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2629

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY UT 84117

5381544
25 NOVEMBER 92 02:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901353-09

C124740

5381544

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID B. BELL AKA DAVE B. BELL AND KIMBERLY D. BELL, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2660 EAST BARBEY DRIVE City: SALT LAKE CITY State: UTAH Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 57 IN BLOCK 1, VETERAN HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2630

BK6562PG0221

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 South
Salt Lake City, Ut 84102

LOAN # 6-901785-05

C/21188

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

HINKLE

THIS DEED OF TRUST is between THOMAS F. HINKLE and LOIS M. ~~HINKLE~~, his wife, as Joint Tenants with full rights of survivorship, and not as tenants in common, as the Trustor, (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1119 South Mercedes Way, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 47, OAK HILLS PLAT "F", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE Salt LAKE COUNTY RECORDER'S OFFICE.

16-11-332-053

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage: and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6520PG0328
BK6637PG2631

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5337804
24 SEPTEMBER 92 03:04 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901787-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM DEWAYNE ERICKSON AND MARY ANN ERICKSON, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named) and who designates the following address for all notice purposes hereunder: Street: 2945 SOUTH KENWOOD STREET City: SALT LAKE CITY State: UTAH Zip: 84106 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

A PARCEL OF LAND LOCATED IN THE NORTH ONE-HALF OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EAST LINE OF KENWOOD STREET, SAID POINT BEING 1064.15 FEET NORTH AND NORTH 89 DEGREES 50 MINUTES WEST 1976.05 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 28, AND RUNNING THENCE ALONG THE EAST LINE OF KENWOOD STREET NORTH 95.08 FEET; THENCE SOUTH 89 DEGREES 50 MINUTES EAST 155.84 FEET; THENCE SOUTH 79.29 FEET; THENCE NORTH 89 DEGREES 50 MINUTES WEST 51.84 FEET; THENCE SOUTH 15.79 FEET; THENCE NORTH 89 DEGREES 50 MINUTES WEST 104.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2632
BK6523PG1933

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5341091
27 SEPTEMBER 92 04:04 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY DEPUTY

LOAN #6-901790-00

5341091

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JACK L. CURTIS, BURTON CURTIS, AND DONNA C. MARTINSON AND VELMA H. CURTIS, AS JOINT TENANTS as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 875 SOUTH DONNER WAY #807 City: SALT LAKE CITY State: UTAH Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A"
ATTACHED HERETO

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2633
BK6527PG021

EXHIBIT "A"

Unit No. 807, contained within the CANYON CREST CONDOMINIUM PROJECT, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 2194132, in Book "EE", at Page 71, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the CANYON CREST CONDOMINIUM PROJECT, recorded in SALT LAKE COUNTY, Utah, on August 26, 1965, as Entry No. 2106554, in Book 2369, at Page 118, and in the Amended Declaration of Covenants, Conditions, Restrictions and Bylaws of the CANYON CREST CONDOMINIUM PROJECT, recorded in SALT LAKE COUNTY, Utah, on April 6, 1967, as Entry No. 2194133, in Book 2942, at Page 529. TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, which said Limited Common Areas include (without limitation) Parking Space No. 877 and 878, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

For Information Only
Property address:
875 SOUTH DONNER WAY #807
SALT LAKE CITY, UTAH 84108

BK6637PG2634

BK6527PG0219

modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

BK6527PG0214

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

12173S

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84012~~

Loan # 6-901794-03

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAN K. HOOPER and BONNIE J. HOOPER, his wife, as ~~joint tenants with full rights of survivorship~~, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

3351 East Larchmont Drive, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, and described as follows, to-wit:

16-26-226-009

Lot 16, CANYON CREST SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

~~BK6528PG0881~~
BK6637PG2635

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY UT 84117

5347183
07 OCTOBER 92 02:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901797-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT J. LARSEN AND MAXINE A. LARSEN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4325 SOUTH HOLLADAY BOULEVARD City: SALT LAKE CITY State: UTAH Zip: 84124 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 2, BLOCK 1, LINCOLN GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____"Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2636

BK6532PG1646

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 East 200 South~~
~~Salt Lake City, Utah 84012~~

9-32-112

Loan # 6-901602-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5348423

09-32-303

Lot 4

#17493

THIS DEED OF TRUST is between Edward Kren and Joanne Kren, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

678 East Thirteenth Avenue, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, and described as follows, to-wit:

BEGINNING at the Northwest corner of Lot 4, Block 172, Plat "D", Salt Lake City Survey, and running thence East 90 feet; thence South 100 feet; thence West 90 feet; thence North 100 feet to the place of BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2637

~~BK6533PG1682~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SLC UT 84117

5234304
10 APR 92 02:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROGGET , DEPUTY

LOAN #6-901537-04

C113223

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between C. DAN MORRIS AND CARMA LOU MORRIS, HIS WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1370 EAST 7240 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 26, UNION VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2638
BK6440PG0384

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SLC UT 84117

5230910
06 APRIL 92 11:36 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901538-02

5230910

16-16-430-015

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM J. LISTON AND NANCY A. LISTON, HIS WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1923 EAST WILSON AVENUE City: SALT LAKE CITY State: UTAH Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 5, WILSON SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK I OF PLATS AT PAGE 71, RECORDS OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 80,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2639

BK6637PG1178

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SLC UT 84117

5231174
06 APR 92 03:13 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901539-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KEITH A. POELMAN AND LINDA C. POELMAN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2184 EAST MELINDA LANE City: SALT LAKE CITY State: UTAH Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 14, STEVEN ACRES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER' S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2640

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, UT 84012

C 113465

LOAN # 6-901546-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WALTER L. WILLIAMS and JOYCE S. WILLIAMS, his wife as joint tenants with full rights of survivorship "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8712 South Ida Lane, (Street) Sandy, Utah (City) 84093 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 509, CAMEO PARK NO. 5 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6438PG2874

BK6637PG264

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 ~~Salt Lake City, Ut 84012~~

LOAN # 6-901006-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JARED D. CAMPBELL and BARBARA 2. CAMPBELL, his ~~wife as joint tenants with full rights of survivorship, and not as tenants in common~~ Trustor, (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

10169 South Phlox Street, Sandy, Utah 84094
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, as described as follows, to-wit:

ALL OF LOT 123, WHITE CITY NO. 8 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 24,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flo. d insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2642 ~~BK6539PG2959~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901808-01

5371624
12 NOVEMBER 92 04:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

C 122328

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between STEVE G. KALLAS and MARY A.KALLAS, his wife, as joint tenants and not as tenants in common, with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1573 East 5600 South City: Salt Lake City State: Utah Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, and described as follows, to-wit:

ALL OF LOT 34, LAKEWOOD SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BOOK 6554 PAGE 583 BK 6537 PG 2643

122496

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Utah 84012

LOAN # 6-901809-00

5353267
16 OCTOBER 92 02:58 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS L. HOSTOLLER and JANICE S. HOSTOLLER, his wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4211 South Olympic Way, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 51, MAJESTIC HEIGHTS NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2644
BK6537PG1704

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5353262
16 OCTOBER 92 02:58 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901812-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DICK GORDON THOMAS AND JULIE ANN THOMAS, HUSBAND AND WIFE, AS JOINTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3322 EAST DANEBORG DRIVE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

THE WEST 15 FEET OF LOT 12, AND ALL OF LOT 13, LITTLE WILLOW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2645 BK6537PG1691

C122131

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UT 84117

LOAN #6-901815-03

5356667
22 OCTOBER 92 02:37 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DEBORAH J. CHASE, A MARRIED PERSON

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8304 SOUTH WASATCH BOULEVARD City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING ON THE WEST RIGHT OF WAY OF WASATCH BOULEVARD AT A POINT SOUTH 761.04 FEET AND WEST 371.37 FEET FROM THE EAST QUARTER CORNER OF SECTION 35, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID BEGINNING POINT BEING SOUTH 23 DEGREES 22 MINUTES 23 SECONDS WEST 829.07 FEET AND WEST 47.47 FEET FROM SAID EAST QUARTER CORNER, AND RUNNING; THENCE SOUTH 23 DEGREES 22 MINUTES 23 SECONDS WEST ALONG RIGHT OF WAY LINE OF SAID WASATCH BOULEVARD 108.76 FEET; THENCE NORTH 88 DEGREES 56 MINUTES 15 SECONDS WEST 121.78 FEET; THENCE NORTH 96.76 FEET; THENCE EAST 164.55 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2646

BK6540PG1619

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

Loan # 6-901549-07

FOR RECORDING

21-05-33[illegible]-00-12

FIRST AMERICAN TITLE
No. 27711

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between SHELLEY K. BRAUN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4584 South Nanba Circle, Murray, Utah 84107
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 95, GREEN VALLEY NO. 4, according to the plat thereof, as recorded in the office of the County Recorder of said County.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6411PG0682

BK6637PG2647

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UT 84117

5241214
22 APR 92 02:59 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN#6901556-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PAUL WALTER ROSS AND JANELL N. ROSS HIS WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1881 EAST WILD WILLOW LANE City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 42, SUMMER MEADOWS NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

TOGETHER WITH the East 2 feet of lot 43 Summer Meadows No. 1.

FIRST AMERICAN TITLE No. 211830

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2648
BK6637PG1185

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut~~ 84012

LOAN # 6-901558-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHEAL B. FLETCHER aka MICHAEL B. FLETCHER and ROBERTA S. FLETCHER aka ROBERTA C. FLETCHER, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1576 East Lakewood Drive, Salt Lake City, Utah 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 123, LAKEWOOD SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2379

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So
Salt Lake City, UT 84102

LOAN # 6-901559-03

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WAYNE ALLEN CRAWFORD and SUE H. CRAWFORD, his wife, as joint tenants., as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

830 North Catherine Street. (Street) Salt Lake City, (City) Utah (State) 84116 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit

The south 8 feet of Lot 21, all of Lot 22, and the North 15 feet of Lot 23, Block 36, OAKLEY PARK, together with the West half of the vacated alley abutting on the East thereof.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting the subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties in such amounts with insurance companies extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. Where the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2650

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

LOAN # 6-901818-08

5361913
29 OCTOBER 92 02:30 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HELGA G. RECKSIEK, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1603 East 6535 South, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6545 PAGE 524

BK6637PG2651

Unit No. 44, in Building 13, contained within the BROOKSTONE, PHASE II, a Prouswood Open Space Community, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 3233273, in Book 79-2, at Page 42, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the BROOKSTONE, a Prouswood Open Space Community, a Utah Condominium Project, recorded in SALT LAKE COUNTY, Utah, on February 9, 1979, as Entry No. 3121458, in Book 4697, at Page 1204. TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid

STATE OF UTAH, } ss.
COUNTY OF Salt Lake

On the 23rd day of October , A.D. 1992 personally appeared before me

the signer of the within instrument, who duly acknowledged to me that s he executed the same. Helga G. Reckstek

NOTARY PUBLIC
ELIZABETH J. TERRILL
First Federal Savings Bank
505 East 200 South
Salt Lake City, Utah 84102
My Commission Expires 10/19/94
STATE OF UTAH

Notary Public.

My Commission expires _____ Residing in _____

FF-147 — ...M — UTAH SECURITIES COMMISSION

BK6637PG2652

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 506 E. 200 So.
Salt Lake City, Ut 84012

9- 424

LOAN # 6-901817-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Robert E. Lewis and Becky J. Lewis, husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

516 East Fourteenth Avenue, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 905 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $____ _____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2653

PARCEL 1

COMMENCING 50 FEET SOUTH AND 5 FEET EAST FROM THE NORTHEAST CORNER OF LOT 3, BLOCK 190, PLAT D, SALT LAKE CITY SURVEY; AND RUNNING THENCE WEST 80 FEET, THENCE SOUTH 80 FEET, THENCE EAST 10 FEET, THENCE SOUTH 13.33 FEET, THENCE SOUTHEASTERLY TO SOUTHEAST CORNER OF SAID LOT 3, THENCE EAST 5 FEET, THENCE NORTH 115 FEET TO BEGINNING.

PARCEL 2

BEGINNING AT THE SOUTHEAST CORNER OF LOT 3, BLOCK 190, PLAT "D", AND RUNNING THENCE SOUTH 35 FEET, THENCE WEST 65 FEET; THENCE NORTH 56.67 FEET; THENCE SOUTHEASTERLY TO POINT OF BEGINNING.

5356662
22 OCTOBER 92 02:37 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

BK5551PG1606

BK6637PG2654

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Sandy
Address: 801 E. 300 So.
Salt Lake City, Ut 84102

Loan # 6-701819-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CLIVE J. ORGILL and VALOIS N. ORGILL, his wife and not as tenants in common, as Trustor, whose mailing address (if different from the property address) is the person named, and who designates the following address for all notice purposes hereunder:

464 East 8000 South, Sandy, Utah 84070
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 800 East 300 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Credit Agreement dated as of even date creating an open-end credit arrangement wherein the Beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BEGINNING AT A POINT 1303.50 FEET NORTH AND 1476.90 FEET WEST FROM THE EAST QUARTER CORNER OF SECTION 31, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID POINT BEING AT THE INTERSECTION OF 8000 SOUTH STREET AND THE CENTERLINE OF JORDAN CANAL; THENCE WEST 179.20 FEET; SOUTH 272.80 FEET TO THE CENTER OF THE ABOVE SAID CANAL; THENCE NORTHEASTERLY ALONG SAID CENTER-LINE 326.5 FEET, MORE OR LESS TO THE PLACE OF BEGINNING.

For Information Only
Property address:

464 EAST 8000 SOUTH
SANDY, UTAH 84070

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901821-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT L. MORGAN and BONNIE C. MORGAN, husband and wife, as joint tenants, with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2270 East Sublette Place, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 92, QUAIL VALLEY NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6541PG1528

BK6637PG2657

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Utah

LOAN # 6-901734-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS R. HADDEN and LUCILLE B. HADDEN, his wife as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1532 South 1900 East, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

The east 74.09 feet of Lots 68 and 65, DELVIEW GARDENS SUBDIVISION, according to the official plat thereof as recorded in the office of the County Recorder of Salt Lake County, State of Utah

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6501PG1337
BK6637PG2658

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901743-03

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between FRANCIS H. BROWN and THERESA A. BROWN, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1115 East First Avenue, (Street) Salt Lake City, (City) Utah (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

COMMENCING 5 RODS EAST OF THE SOUTHWEST CORNER OF LOT 2, BLOCK 14, PLAT "O", SALT LAKE CITY SURVEY, THENCE EAST 2 RODS; THENCE NORTH 7 1/2 RODS; THENCE WEST 2 RODS; THENCE SOUTH 7 1/2 RODS TO COMMENCING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2659

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5314875
27 AUGUST 92 02:31 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5314875

DEED OF TRUST
WITH ASSIGNMENT OF RENTS 6-901746-08

THIS DEED OF TRUST is between PERRIN ROBERT LOVE, A SINGLE MAN

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 933 SOUTH GREENWOOD TERRACE City: SALT LAKE State: UTAH Zip: 84105 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2660
BK6504PG0967

EXHIBIT "A"

PARTS OF LOTS 14, 15 AND 16, BLOCK 11, DOUGLAS PARK, A SUBDIVISION OF U.S. GOVERNMENT LOTS 1, 2, 3 AND 4 OF SECTION 9, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING ON THE WESTERLY LINE OF SAID LOT 16, AT A POINT 78.05 FEET NORTHWESTERLY FROM THE SOUTHWEST CORNER THEREOF, AND RUNNING THENCE NORTHWESTERLY ALONG THE WESTERLY LINE OF SAID LOT, 58 FEET TO THE NORTHWEST CORNER OF SAID LOT, THENCE NORTHEASTERLY ALONG THE NORTHERLY LINE OF LOTS 14, 15 AND 16, SAID BLOCK 11, 84 FEET, TO THE NORTHEAST CORNER OF SAID LOT 14; THENCE SOUTHEASTERLY ALONG THE EASTERLY LINE OF SAID LOT 14, 58 FEET; THENCE SOUTHWESTERLY TO THE PLACE OF COMMENCEMENT.

16-09-180-009 07-14-01

For Information Only
Property address:

933 SOUTH GREENWOOD TERRACE
SALT LAKE CITY, UTAH 84105

BK6637PG2661

BK6504PG0971

modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6504PG0967

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

16-09-11

LOAN # 6-901758-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARY JO BURGESS, a woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

1537 East Hubbard Avenue, (Street) Salt Lake City, (City) Utah (State) 84105 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6541 PAGE 2290

BK6637PG2662

COMMENCING AT A POINT 12 1/2 FEET EAST FROM THE NORTHWEST CORNER OF LOT 3, BLOCK 9, DOUGLAS PARK SUBDIVISION, AND RUNNING THENCE EAST 37.38 FEET, MORE OR LESS, TO THE WESTERLY LINE OF FAIRVIEW AVENUE TO THE SOUTH LINE OF LOT 4, BLOCK 9, DOUGLAS PARK SUBDIVISION, THENCE WEST 112.37 FEET, MORE OR LESS, TO A POINT DUE SOUTH FROM THE PLACE OF BEGINNING; THENCE NORTH 129 FEET TO THE PLACE OF BEGINNING, BEING PART OF LOTS 3 AND 4, BLOCK 9, DOUGLAS PARK SUBDIVISION.

16-01-178-007

For Information Only
Property address:

1537 EAST HUBBARD AVENUE
SALT LAKE CITY, UTAH 84105

FOR COPY SEE RECORDER

5322744
01 SEPTEMBER 92 08:30 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: VALERIE ASHBY , DEPUTY

BOOK 6511 PAGE

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6511 PAGE 2298

BK6637PG2663

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901767-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CHRISTOPHER D. NOBLE and MARJORIE L. NOBLE, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1265 East Yale Avenue, Salt Lake City, Utah 84105
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trusten, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6517PG0971

BK6637PG2664

COMMENCING ON THE NORTH LINE OF YALE AVENUE, THENCE SOUTH 0 DEGREES 01 MINUTES 14 SECONDS EAST 1369.5 FEET AND SOUTH 89 DEGREES 57 MINUTES 20 SECONDS WEST 190.92 FEET FROM THE NORTHEAST CORNER OF BLOCK 17-A, FIVE ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 89 DEGREES 57 MINUTES 20 SECONDS WEST 50 FEET; THENCE NORTH 0 DEGREES 01 MINUTES WEST 149.5 FEET; THENCE NORTH 89 DEGREES 57 MINUTES 20 SECONDS EAST 50 FEET; THENCE SOUTH 0 DEGREES 01 MINUTES EAST 149.5 FEET TO THE PLACE OF BEGINNING.

16-08-427-020 0701

For Information Only
Property address:

1265 EAST YALE AVENUE
SALT LAKE CITY, UTAH 84105

-FOR RECD-
CO. RECORDER

100

5329757
11 SEPTEMBER 92 04:42 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

BK6517PG0974 17PG0971

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2665

14171 C

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Cottonwood
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5319792
17 AUGUST 92 02:32 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

5319792

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

6-901753-00

THIS DEED OF TRUST is between ROSS DAVID GIGLIOTTI,
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1006 SOUTH JEREMY STREET
City: SALT LAKE CITY State: UTAH Zip: 84104
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

15-11-403-010

THE SOUTH 10 FEET OF LOT 2, AND ALL OF LOT 3, AND THE NORTH 10 FEET OF LOT 4, BLOCK 2, MUSCATINE PLACE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 16,500.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6508PG1426

BK6637PG2666

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY , UTAH 84117

5323357
01 SEPTEMBER 92 03:11 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

LOAN #6-901755-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARY WILLIAMS, AN UNMARRIED WOMAN,
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 5646 SOUTH CROWN POINTE DRIVE City: MURRAY State: UTAH Zip: 84107
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 25, CROWN POINTE ~~CROWN POINTES~~ PLAT UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

22-18-254-002

BK6637PG2667

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6512PG1130

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

120097

LOAN #6-901760-01

5325208
03 SEPTEMBER 92 03:06 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JAMES M. MARTIN AND WILMA I. MARTIN, HIS WIFE, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2611 EAST PROMENADE DRIVE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 36, RIVIERA HEIGHTS NO. 11 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2668

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 85,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

120358

LOAN #6-901761-00

5325217
03 SEPTEMBER 92 03:07 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RICHARD CHERNOMAZ AND SANDRA M. J. CHERNOMAZ, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4160 SOUTH CLOVER LANE City: SALT LAKE CITY State: UTAH Zip: 84124 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 5, BLOCK 2, HOLLADAY HEIGHTS PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2669

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

C120404

LOAN #6-901766-00

5326743
08 SEPTEMBER 92 02:58 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEBB , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KENNETH ROSS DAILEY AND CAROLYN GROW DAILEY, HIS WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2810 ARCADIA HEIGHTS CIRCLE City: SALT LAKE CITY State: UTAH Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-23-126-005

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 16, AMENDED PLAT OF ARCADIA HEIGHTS PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5326743

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

BK6637PG2670

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6515PG0241

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

09 SEPTEMBER 92 04:20 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KIRKHAM , DEPUTY

LOAN #6-901768-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LESLIE G. FULLER AND LINDA O. FULLER, HIS WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3520 WEST HONDA AVENUE City: SALT LAKE CITY State: UTAH Zip: 84119 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 80,RIDGELAND ACRES NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

PROPERTY KNOWN AS: 3544 WEST HONDA AVENUE
SALT LAKE CITY, UTAH 84119

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2671

BK6515PG2766

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5328197
10 SEPTEMBER 92 12:49 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

C/20647

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GREGORY D. NUZMAN AND JENNIFER S. NUZMAN, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6776 SOUTH 1560 EAST City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 14, AMENDED AND EXTENDED PLAT OF PART OF GREENFIELD VILLAGE PLAT "G", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2672
BK6516PG0822

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

(20)

LOAN # 6-901771-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID L. BARBER and LORA J. BARBER, husband and wife, as joint tenants of West Jordan, Utah with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7411 South 5490 West, West Jordan, Utah 84084
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

COMMENCING AT A POINT NORTH 2,023.17 feet and East 890.51 feet from the Southwest corner of Section 25, Township 2 South, Range 2 West, and running thence North 2 degrees 38'39" West 343.36 feet; thence East 643.24 feet; thence South 0 degrees 24'32" East 343.00 feet' thence West 629.85 feet to the point of beginning.

20-25-300-008 N/2 EW

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2673

BK6518PG2269

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5332293
16 SEPTEMBER 92 04:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: KARMA BLANCHARD, DEPUTY

LOAN #6-901776-07

5332293

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JEFFREY L. LARSEN AND KAREN M. LARSEN, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1971 EAST BEAR CREEK DRIVE City: DRAPER State: UTAH Zip: 84020 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

28-28-479-006

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 308, DRAPER OAKS PHASE III, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 92-4 OF PLATS AT PAGE 64, RECORDS OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

1069244

BK6637PG2674

BK6519PG1166

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~606 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

16-05-121

LOAN # 6-901796-00

122181

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARIE ELIZABETH LAMB, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

137 So. Windsor Street, (Street) Salt Lake City, (City) Utah (State) 84102 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 605 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6531PG1701

BK6637PG2675

BEGINNING AT THE SOUTHEAST CORNER OF LOT 7, BLOCK 55, PLAT "B", SALT LAKE CITY SURVEY, AND RUNNING THENCE NORTH 2 1/2 RODS, THENCE WEST 9 RODS, THENCE SOUTH 2 1/2 RODS; THENCE EAST 9 RODS TO THE PLACE OF BEGINNING.

TOGETHER WITH A RIGHT OF WAY SO FAR AS THE SAME IS APPURTENANT TO THE ABOVE LAND OVER THE FOLLOWING. BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 7, AND RUNNING THENCE EAST 8 1/2 FEET, THENCE SOUTH 165 FEET, THENCE EAST 8 FEET, THENCE SOUTH 165 FEET, THENCE WEST 16.5 FEET, THENCE NORTH 330 FEET TO THE PLACE OF BEGINNING.

BUT EXCLUDING FROM THE ABOVE THE FOLLOWING DESCRIBED TRACT OF LAND IN SALT LAKE COUNTY, STATE OF UTAH, TO WIT:

COMMENCING AT THE SOUTHEAST CORNER OF LOT 7, BLOCK 55, PLAT B, SALT LAKE CITY SURVEY, AND RUNNING THENCE NORTH 41.25 FEET; THENCE WEST 2.1 FEET; THENCE SOUTH 41.25 FEET TO THE SOUTH LINE OF SAID LOT 7; THENCE EAST 2.1 FEET TO THE POINT OF BEGINNING.

FOR COPY-CO. RECORDER

5345811
06 OCTOBER 92 10:03 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

BK6531 PG1704

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2576

3 2512

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SLC UT 84117

C107658

LOAN #6-901384-06

5164853
05 DECEMBER 91 03:11 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between C. EDSEL THOLEN AND ZETTA C. THOLEN, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2524 EAST KENTUCKY AVENUE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 42,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2677

BK6384PG1082

BEGINNING AT AN OLD FENCE CORNER ON THE SOUTH EDGE OF KENTUCKY AVENUE, SAID POINT BEING NORTH 121.56 FEET AND EAST 1441.84 FEET FROM THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 65 DEGREES 38 DEGREES 20 MINUTES EAST ALONG SOUTH EDGE OF KENTUCKY AVENUE 97.38 FEET TO FENCE CORNER; THENCE SOUTH 21 DEGREES 34 MINUTES 40 SECONDS EAST ALONG FENCE LINE 293.91 FEET TO CENTER OF SPRING CREEK; (SAID FENCE LINE IS DESCRIBED IN THAT CERTAIN DECREE QUIETING TITLE RECORDED JANUARY 18, 1980, AS ENTRY NO. 3390112, IN BOOK 5029, AT PAGE 337, OF OFFICIAL RECORDS, AS BEARING SOUTH 22 DEGREES 02 MINUTES EAST) THENCE SOUTH 67 DEGREES 34 MINUTES 15 SECONDS WEST ALONG CENTER OF SPRING CREEK 42.87 FEET; THENCE NORTH 80 DEGREES 37 MINUTES 32 SECONDS WEST ALONG CENTER OF SPRING CREEK 50.93 FEET; THENCE NORTH 21 DEGREES 51 MINUTES 19 SECONDS WEST 224.32 FEET TO THE POINT OF BEGINNING.

22-03-452-030

31 2S 1E SESE

10 2S 1E NESE

~~BK6324PG1086~~

BK6637PG2678

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

10

LOAN # 6-901386-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

516995

THIS DEED OF TRUST is between KENNETH WARD AND PAMELA F. FARRINGTON, husband and wife, as joint tenants with full rights of survivorship, as the Trustor, (whether referred to in joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

5357 South Cottonwood Lane. Salt Lake City, Ut 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6385PG1822

BK6637PG2579

22-10-453-007
SW SE, 10
NW NE-15

Beginning at a point 66 feet East and South 80° East 137.7 feet from the quarter corner common to Sections 10 and 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 80° East 183.7 feet; thence North 4°40'20" West 277.4 feet, more or less, to South boundary line of Bamberger tract as described in that certain Warranty Deed dated May 8, 1929, and recorded in Book 55, Pages 199-200, in the office of the County Recorder of said County; thence North 77°52' West 247.0 feet along said boundary line; thence South 1°49' West 107.4 feet; thence South 28°16' East 141.35 feet; thence South 43° East 38.3 feet; thence South 10° West 37.2 feet, to the point of beginning.

SUBJECT TO AND TOGETHER WITH a non-exclusive right of way over: Beginning North 33 feet; North 76° West 213.2 feet to center of County Road; North 17°45' East along center of said road 267.69 feet, more or less, to the South boundary of the Bamberger tract herein before mentioned, from the Southeast corner of the Southwest quarter of Section 10, Township 2 South, Range 1 East, aforesaid, and running thence South 77°52' East along the said South line of the Bamberger tract, 443.8 feet, more or less, to the Northeast corner of the property herein before described; thence South 4°40'20" East 12.04 feet; thence North 77°52' West 444.79 feet, more or less, to the center of said road; thence North 17°45' East 12.05 feet, more or less, to the point of beginning. Being a 12.1 foot wide right of way entering into Cottonwood Lane.

KNOWN AS: 5357 South Cottonwood Lane, Salt Lake City, Utah 84117.

#5166335
10 DECEMBER 91 09:50 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

BK6305PG1825

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

85PG1822

BK6637PG2680

10-16-41

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
S L C UT 84117

5161557
27 NOVEMBER 91 12:29 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

5161557

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between NATHAN A. GAYLORD

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 9055 EAST EMIGRATION CANYON City: SALT LAKE CITY State: UTAH Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

PARCEL 1:

Lots 15-17, Block 5, THE GROVES SUBDIVISION, according to the official plat thereof, recorded in Book F of Plats at Page 75, records of Salt Lake County, Utah, more particularly described as follows: 10-16-476-006

Beginning at a point which is West 438.89 feet and North 1641.01 feet from the Salt Lake County Monument at the approximate entrance to Pinecrest (said point being the southeast corner of Lot 15) and running thence South 64°26'17" West 120.00 feet; thence North 24°41' West 153.76 feet; thence North 66°14' East 120.00 feet; thence South 24°41' East 150.00 feet to the point of beginning.

PARCEL 2:

Lots 18, 19, 20, 21 and 22, Block 5, THE GROVES SUBDIVISION, according to the official plat thereof, recorded in Book F of Plats at Page 75, records of Salt Lake County, Utah. 10-16-454-004

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

CT-100118

BK6637PG2681

6381PG1131

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 South
Salt Lake City, UT 84102

LOAN # 6-901123-04

C 97505

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CHERYL HOLLOWAY, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

7902 South Manzano Drive, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5008573

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

LOT 28, CAPISTRANO VILLA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5008573
03 JANUARY 91 04:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2682

BK6280PG1751

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901375-08

5461459

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JACK D. SCHAFF AND NORMA J. SCHAFF, HIS WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4685 South Edwin Circle, Salt Lake City, Ut 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 10, ETHEL GARDENS SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2683

BK6638PG1162

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
S L C UT 84117

C107537

5163815
03 DECEMBER 91 03:05 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5163815

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EDWARD JOHN BITSCHE and ELAINE ROLAND BITSCHE, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8223 South Viscounti Drive City: Sandy State: Utah Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-33-426-007

LOT 6, CREEK ROAD TERRACE PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2684

BK6383PG1270

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901383-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL IAN HALLET, an unmarried man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

1161-1163 E. Wilson Avenue, Salt Lake City, Ut 84105
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lots 40, 41, and 42, Block 5, PERKINS GRAND VIEW ADDITION, a subdivision of Lots 9 to 15, inclusive, and part of Lots 8 and 11, Block 1-A, Five Acre Plat "A", Big Field Survey.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2685

BK6383PG0952

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So
Salt Lake City Ut 84102

LOAN # 6-901385-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EUGENE J. CUTAK, JR. an unmarried man, and KRISTIE A. STOKES, an unmarried woman., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

921 E. Marion Village Road, Sandy, Utah 84094
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 306, MARION VILLAGE PLAT "C", according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2686

BOOK 6304 PAGE 2645

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901503-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT MARSHALL WARD AND BARBARA J. WARD, his wife, as joint tenants, with full rights of survivorship. ~~as joint tenants with full rights of survivorship.~~, as Trustor, (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4607 South Fortuna Way, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 656, OAKCLIFF PARK NO. 6 SUBDIVISION, according to the official plat thereof, filed in Book "U" of Plats at Page 100 of the Official Records of the Salt Lake County Recorder.

22-02-480-001

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Credit Line Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

~~5211656~~

139 S47

~~BK6421PG2106~~
BK6637PG2687

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901504-00

C 11/2303

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOSEPH L. MCCORMACK AND JUDITH A. MCCORMACK, husband and wife, as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2984 East Robidoux Road, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 18, WILLOWCREEK SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-35-376-016

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6624PG1672
BK6637PG2688

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84010

97 [illegible]

LOAN # 6-901505-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HELEN R. SMITH, A MARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2326 East 3395 South, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

"SEE ATTACHED EXHIBIT "A"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2689

16-27-453-005 SALT/SE

5234155
10 APRIL 92 01:28 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

EXHIBIT "A"

COMMENCING 133 feet East and 175 feet North from the Southwest corner of the Southeast quarter of Section 27, Township 1 South, Range 1 East, Salt Lake Base and Meridian, in the County of Salt Lake, State of Utah, and running thence East 65 feet; thence North 166.05 feet; thence West 65 feet; thence South 165.05 feet to the point of commencement.

SUBJECT to and together with a right of way over the following described property:

COMMENCING at a point 33 feet East and 166 feet North from the Southwest corner of the Southeast quarter of said Section, and running thence East 187 feet; thence North 18 feet; thence West 187 feet; thence South 18 feet to the point of commencement.

ALSO, COMMENCING 341.05 feet North of the Southwest corner of the Southeast quarter of Section 27, Township 1 South, Range 1 East, Salt Lake Base Meridian, and running thence East 198 feet; thence South 24.75 feet; thence West 198 feet; thence North 24.75 feet to the place of commencement.

KNOWN AS: 2326 East 3395 South, Salt Lake City, Utah 84109

BK6440PG0033

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

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WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4740 S HIGHLAND DRIVE
SLC UT 84117

DUPLICATE RECEIPT
5229823
03 APRIL 92 09:58 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY
LOAN#6-901511-02

C112092

5229823

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RICHARD K. FADDIS AND RAYLYNNE B. FADDIS, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2575 WEST 10950 SOUTH City: SOUTH JORDAN State: UTAH Zip: 84065 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING AT A POINT WHICH IS 1848.0 FEET WEST OF THE SOUTHEAST CORNER OF SECTION 16, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE WEST 132.00 FEET; THENCE NORTH 330.0 FEET; THENCE EAST 132.0 FEET; THENCE SOUTH 330.0 FEET TO THE POINT OF BEGINNING.
SUBJECT TO AND TOGETHER WITH A RIGHT OF WAY OVER; BEGINNING 330.0 FEET NORTH FROM THE SOUTHEAST CORNER OF SECTION 16, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 25.0 FEET; THENCE WEST 2640 FEET; THENCE NORTH 50.0 FEET; THENCE EAST 2640.0 FEET; THENCE SOUTH 25.0 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

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WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901513-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GEORGE ANTHONY WOODWARD and TERESA C. WOODWARD, his wife, as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8838 South Kings Hill Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 724, GOLDEN HILLS SUBDIVISION NO. 7, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2692
BK5428PG269

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

22 11-01-22

LOAN # 6-901514-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DANIEL EARL FEIST and JOYLENE J. FEIST, husband and wife as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

4313 So. Zarahemla Drive, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6433PG1516 BK6637PG2693

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5226486
30 MARCH 92 04:59 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

22-01-281-022

All of Lot 3, WHITE HILL ESTATES, PHASE I, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder of said county.

Less and excepting the following:

Beginning at the Northeast corner of Lot 3, White Hill Estates, Phase I, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office, and running thence South 15 degrees 00 minutes East 105.00 feet; thence West 29.68 feet, thence North 7 degrees 02 minutes West 102.19 feet; thence East 15.02 feet to the point of beginning.

And also less and excepting the following:

Beginning at the Southwest corner of Lot 2, White Hill Estates, Phase I, according to the official plat thereof on file in the office of the Salt Lake County Recorder, and running thence East 144.168 feet; thence South 87°24'19" West 63.683 feet, thence West 80.000 feet to a point on a 250.000 foot radius curve to the right (bearing to center is North 78°52'03" East); thence Northwesterly along the arc of said curve and the Easterly line of Zarahemla Way 2.935 feet to the point of beginning.

KNOWN AS: ~~4306~~ 4313 So. Zarahemla Drive, Salt Lake City, Utah 84124

BK6433PG1619

BK6637PG2694

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTHA 84117

C112509

LOAN#6-901515-05

5220318
23 MARCH 92 03:05 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID M. HAMILTON AND CHRIS B. HAMILTON, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 127 EAST TWIN PEAKS DRIVE City: MIDVALE State: UTAH Zip: 84047 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

22-19-354-022

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

PARCEL 1:
ALL OF LOT 16, TWIN PEAKS SUBDIVISION #2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-19-354-009 Lot 12 Dalton

PARCEL 2:
COMMENCING AT THE SOUTHWEST CORNER OF LOT 2, DALTON SUBDIVISION, A RECORDED SUBDIVISION A PART OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 0 DEGREES 12 MINUTES 55 SECONDS EAST 13.74 FEET; THENCE NORTH 89 DEGREES 45 MINUTES 30 SECONDS WEST 360.00 FEET; THENCE SOUTH 0 DEGREES 12 MINUTES 55 SECONDS WEST 5.00 FEET; THENCE NORTH 89 DEGREES 45 MINUTES 30 SECONDS WEST 58.00 FEET; THENCE NORTH 0 DEGREES 12 MINUTES 55 SECONDS EAST 5.00 FEET; THENCE NORTH 89 DEGREES 45 MINUTES 30 SECONDS WEST 90.00 FEET; THENCE SOUTH 0 DEGREES 12 MINUTES 55 SECONDS WEST 13.74 FEET; THENCE SOUTH 89 DEGREES 45 MINUTES 30 SECONDS EAST 508.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 11,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2695
BK6428PG2251

6-901389-07

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
S L C UT 84117

5167108
11 DECEMBER 91 12:05 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5167108

C107925

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Mark B. Cannon and Stephanie Kay Robertson-Cannon, husband and wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2654 South 1500 East City: Salt Lake City State: Utah Zip: 84106 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-21-355-027

ALL OF LOTS 1703 AND 1704, HIGHLAND PARK, PLAT "A",*BEING PART OF SECTIONS 20 AND 21, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

*TOGETHER WITH 1/2 OF THE VACATED ALLEY ABUTTING ON THE WEST

THIS IS BEING RE-RECORDED TO CORRECT THE LEGAL DESCRIPTION

5180392
08 JANUARY 92 02:50 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2696
BK6396PG0153
BK6386PG0555

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

A107453-46

09-32-342
5166241
09 DECEMBER 91 04:56 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

LOAN #6-901391-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ALFONSO CALDERON AND RANDALL S. FARIS, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 259 NORTH "L" STREET City: SALT LAKE CITY State: UTAH Zip: 84103 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Lot 1, COMMENCING 57.75 FEET NORTH FROM THE SOUTHEAST CORNER OF LOT 1, BLOCK 82, PLAT "D", SALT LAKE CITY SURVEY; AND RUNNING THENCE NORTH 57.75 FEET; THENCE WEST 60.5 FEET; THENCE SOUTH 57.75 FEET; THENCE EAST 60.5 FEET TO BEGINNING.

09-32-308-019

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 49,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2697

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC UT 84117

5166676
10 DECEMBER 91 03:13 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ABSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY
#6-901392-06

5166676
C107859

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN E. FENDT AND KAREN R. FENDT, HUSBAND AND WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2951 EAST SHERWOOD DRIVE City: SALT LAKE CITY State: UTAH Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-11-377-034

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 21, ST. MARY HILLS PLAT "D", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2698
BK6385PG2653

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UT 84117

C 112397

LOAN #6-901517-01

5221300
24 MARCH 92 04:15 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KIELPINSKI , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BARBARA S. CARRIER, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2353 EAST COUNTRY CLUB DRIVE City: SALT LAKE CITY State: UTAH Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

THE EAST 24 FEET OF LOT 20, ALL OF LOTS 21 AND 22, BLOCK 2, FAIRMONT SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

SUBJECT TO AND TOGETHER WITH AN EASEMENT FOR A RIGHT OF WAY OVER THE SOUTH 18 FEET OF LOTS 11 TO 22, INCLUSIVE.

ALSO: THE ADJOINING HALF OF THAT CERTAIN VACATED ALLEY ON THE NORTH AND EAST OF SAID PROPERTY.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK5429PG2182

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

LOAN #6-901520-00

5221755
25 MARCH 92 02:50 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: REBECCA GRAY , DEPUTY

5221755

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between OMER S. HUNTINGTON AND JUDY HUNTINGTON, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1914 EAST MOOR MONT DRIVE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 43, COTTONWOOD MEADOWS, A, B, & C AMENDED SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK T OF PLATS AT PAGE 62, RECORDS OF SALT LAKE COUNTY, UTAH.

22-09-476-008

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2700

BK6430PG0197

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

C112821

LOAN # 6-901525-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RONALD V. STEVENS and BARBARA R. STEVENS, his wife as joint tenants with full rights of survivorship, Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1418 East Princetone Avenue,	Salt Lake City, Utah		84105
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trusten, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-09-352-012

LOT 8, BLOCK 2, NORMANDIE HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6435PG0070
BK6637PG2701

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

5224830
27 MARCH 92 04:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
INWEST TITLE SERVICES
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901526-00

5224830

22-04-451-001
SW SE

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MELODY A. BELLOCK, A MARRIED WOMAN

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1732 EAST 4620 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

COMMENCING AT A POINT ON THE SOUTH LINE OF COUNTY ROAD, SAID POINT BEING NORTH 943.03 FEET AND EAST 25.30 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 4, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 4°30' WEST 177.50 FEET ALONG A FENCE LINE TO A FENCE CORNER, BEING THE NORTH LINE OF THE MAURICE D. NIELSON PROPERTY AS DESCRIBED IN WARRANTY DEED RECORDED IN BOOK 2697 AT PAGE 646; THENCE ALONG SAID NORTH LINE AND FENCE LINE SOUTH 84°56' EAST 137.50 FEET TO A FENCE CORNER AND CORNER IN SAID NIELSON PROPERTY; THENCE NORTH 3°10' EAST 182.50 FEET ALONG A FENCE AND SAID NIELSON'S WEST LINE TO SOUTH LINE OF COUNTY ROAD; THENCE NORTH 87°02'40" WEST 133.30 FEET ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2702

BK6432PG0278

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 SO
Salt Lake City, Ut 84012

LOAN # 6-901527-08

C 112928

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Harold R. Wright and Mary A. Wright, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7118 South Pinecone Street, (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-26-204-040

LOT 17, NUTREE #1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 31,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6337PG2703

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901154-01

5030761

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Dennis L. Wright and A~ . Lee Wright, his wife and joint tenant., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1494 South 2000 East, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 130, EL REY PARK, according to the official plat thereof, recorded in Book J of Plats at Page 83, records of Salt Lake County, Utah.

5030761
25 FEBRUARY 91 01:59 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6292PG1937
BK6637PG2704

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901278-00

~~5411062~~

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN ROBERT MALKO AND SANDRA MALKO, husband & wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

245 North Alta Street, Salt Lake City Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

09-33-304-010

Lot 9, FEDERAL HEIGHTS PLAT "A", according to the official plat thereof, recorded in Book 74-1 of Plats at Page 10, records of Salt Lake County, Utah.

5111062
13 AUGUST 91 01:33 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6345PG2234
BK6637PG2705

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, UT 84102

LOAN # 6-901277-01

C104153

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CHARLES K. LARSON and SONJA R. LARSON, his wife, as joint tenants with full rights of survivorship, and not as tenants in common, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1350 West 10250 South, South Jordan, Utah 84065
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

LOT 103, Y-WORRY ESTATES NO. 1, A SUBDIVISION LOCATED IN THE NORTHEAST CORNER OF SECTION 15, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5111915
14 AUGUST 91 04:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEBB , DEPUTY

27-15-226-011

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 13,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2706

BK6345PG1089

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

16-5-414

LOAN # 6-901284-03

C104440

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

16-05-458-012
#2845

THIS DEED OF TRUST is between CATHERINE E. DUNN, an unmarried woman, as the "Trustor," (which refers to a joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1120 East 600 South, Salt Lake City, Utah 84102
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

COMMENCING AT THE NORTHEAST CORNER OF LOT 5, BLOCK 11, PLAT "F", SALT LAKE CITY SURVEY, AND RUNNING THENCE WEST 44 FEET; THENCE SOUTH 123.75 feet; THENCE EAST 44 FEET; THENCE NORTH 123.75 FEET TO THE POINT OF BEGINNING.

5115826
22 AUGUST 91 04:43 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

16-5-414

BK6348PG2957 BK6637PG2707

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

22-07-11

Loan # 6-901285-01
5116120
23 AUGUST 91 01:43 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOANNE R. DOUGLAS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2091 East Brent Lane, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-27-104-013

ALL OF LOT 202, PONDORAY PARK NO. 2 SUBDIVISION, according to the official plat thereof.

EXCEPT: Commencing at the Northwest corner of Lot 202, thence South 15° 20' West 104.79 feet; thence South 72° 30' East 4.5 feet; thence northeasterly to point of beginning.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ _____ "Obligation" represented by (describe): _____
_____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2708

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

C104658

Loan # 6-901288-06

5119536

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between FERRIS LYNN SHAW and LYNDA Z. SHAW, husband and wife, as joint tenants, with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2615 East Cavalier Drive. Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-29-229-021

LOT 7, RIVIERA HEIGHTS NO. 12, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5119536
30 AUGUST 91 11:52 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6351PG1551
BK5637PG2709

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL BANK
Address: 4748 S HIGHLAND DR
SLC UT 84117

LOAN #6-901286-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT J. DAVIS AND CAROL A. DAVIS, husband and wife as joint tenants, with full rights of survivorship the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3965 SOUTH 3165 EAST (Street) SALT LAKE CITY, (City) UTAH (State) 84124 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-35-453-004

FIRST AMERICAN TITLE No. 273648

OEA

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 35, EAST MORNINGSIDE HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2710 BK6369PG1169

Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC UT 84117

LOAN #6-901290-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EUGENE L. HAWKINS AND MIRIAM B. HAWKINS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1577 EAST 6430 SOUTH (Street) SALT LAKE CITY, UTAH (City) 84121 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED

5122108
05 SEPTEMBER 91 02:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DIANE KILPACK , DEPUTY

FIRST AMERICAN TITLE No. 27364

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6553PG1017

BK6537PG2711

EXHIBIT "A"

DESCRIPTION

~ Ph 2 condo

Unit 14 in Building 4, BROOKSTONE, a Prowswood Open Space Community, a Utah Condominium Project, according to the Record of Survey Map filed for record as Entry No. 3121457 in Book "78-6" of Plats at page 167, together with the appurtenant undivided ownership interest in the "Common Areas and Facilities", of BROOKSTONE PHASE 1, PHASE II, PHASE III and PHASE IV, all being defined and described in the Declaration Of Condominium Of BROOKSTONE filed for record as Entry No. 3121458 in Book 4687 at pages 1204 through 1233, and the amendments and supplements thereto, to include the Third Supplemental Declaration of Amendment filed for record as Entry No. 3663886 in Book 5359 at pages 465 through 481, and the Fourth Supplemental Declaration filed for record as Entry No. 3728826 in Book 5419 at pages 279 through 289 of Official Records.

The above described property also known by the street address of: 1577 East 6430 South, Salt Lake City, Utah 84121

* * *

BK6353PG1050

BK6637PG2712

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901299-00

5124714
11 SEPTEMBER 91 02:56 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5124714

FIRST AMERICAN TITLE
No. 23887

THIS DEED OF TRUST is between CHARLENE HINCKLEY, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder.

1190 East 2700 South #7, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6355PG0560

BK6637PG2713

DESCRIPTION

Unit No. 7 in Building "A" of COLONIAL PINES CONDOMINIUM PROJECT, a Utah Condominium Project, according to the Record of Survey Map filed for record as Entry No. 2463134 in Book "LL" of Plats at page 70, (originally filed as Graystone Pines Condominium Project), together with a percentage of interest in the "Common Areas and Facilities", all of which is defined and described in the Declaration Establishing A Plat For Condominium Ownership Pursuant To Utah Code Annotated 57-8-1 Et Seq (1953), the Exhibits attached thereto, filed for record as Entry No. 2463135 in Book 3087 at page 156 of Official Records, the Amendment To Condominium Declaration of Graystone Pines Condominium Apartments, (which amends Exhibit A), filed for record August 17, 1972 as Entry No. 2477987 in Book [illegible] at page 355 of Official Records and the Amendment To Condominium Declaration of Graystone Pines Condominium Apartments Changing The Name To Colonial Pines Condominium filed for record January 16, 1974 as Entry No. 2594634 in Book 3499 at page 364 of Official Records.

The above described property also known by the street address of: 1190 East 2700 South #7, Salt Lake City, Utah 84106.

* * *

800-4-20-91

BK6355PG0512

5550509

BK6637PG2714

which have or shall have ...
regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

22-23

Loan # 6-901309-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5128098

THIS DEED OF TRUST is between Edward G. Lenamon and M. Vernette Lenamon, husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6282 South Heughs Canyon Drive, (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED EXHIBIT "A"

450

5128098
13 SEPTEMBER 91 04:17 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: SHARON WEBB , DEPUTY

13802X

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting the subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with the laws, covenants, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualty with an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurers as approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

22-23-22

BK5357PG1152

BK6637PG2715

EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL 1:

Lot 20, CANYON COVE NO. 1, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

PARCEL 2:

Beginning at the Southwest corner of Lot 20, CANYON COVE NO. 1, thence North 76 degrees East 148.912 feet; thence Southwesterly along a curve to the left 48.57 feet; thence South 76 degrees West 133.583 feet; thence North 10 degrees 17 minutes West 45.095 feet to beginning, being Heughs Canyon Drainage of Canyon Cove No. 1, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

Lot Easement

22-23-277-029

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

22-23-22

BK6357PG155

357PG152

BK6637PG2716

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 South
Salt Lake City, Ut 84102

LOAN # 6-901421-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL R. CAPUTO AND AMY E. CAPUTO, husband and wife as joint tenants, with full rights to survivorship, and not as tenants in common., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

214 East 7430 South. (Layne Dr.) Midvale, Utah 84047
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 30, RAMANEE SUBDIVISION NO. 1, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder, less the following:

BEGINNING at the Southeast corner of said Lot 30, and running thence North 89°00' West 66.0 feet, thence North 1°00' East 64.40 feet; thence South 44°42'24" East 92.27 feet to the point of beginning.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2717

0108424

23 1512

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SLC UT 84117

13 JANUARY 94 04:40 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #6-901418-07

0108822

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KENNETH S. FOSTER AND JOANNE B. FOSTER, HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2840 EAST COMMONWEALTH AVENUE City: SALT LAKE CITY State: UTAH Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

16-23-126-006
16-23-204-027
Arcadia Hgts Plat B

Lot 36, AMENDED PLAT OF ARCARIA HEIGHTS PLAT "A", according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

Also: BEGINNING AT THE NORTHWEST CORNER OF LOT 202, ARCADIA HEIGHTS PLAT "B" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, SAID POINT ALSO BEING SOUTH 561.42 FEET AND EAST 1717.04 FEET FROM THE NORTHWEST CORNER OF SECTION 23, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 66 DEGREES40 MINUTES EAST 117.04 FEET; THENCE SOUTH 0 DEGREES 36 MINUTES WEST 20.00 FEET; THENCE SOUTH 76 DEGREES 08 MINUTES 30 SECONDS WEST 111.04 FEET TO THE POINT OF BEGINNING.

BK6637PG2718

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6397PG1934

16-23-12

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

22.1
2/2
12

C 10979

LOAN # 6-901424-00
5183343
15 JANUARY 92 12:03 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MADANI SALEM and SUSAN V. SALEM, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4729 South Fairfield Circle. Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-11-202-015

LOT 207, OAKCLIFF PARK NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE RECORDER'S OFFICE.
EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PORTION OF SAID LOT 207:

BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 207, AND RUNNING THENCE SOUTH 2 DEGREES 08 MINUTES EAST 14.62 FEET; THENCE SOUTH 78 DEGREES 18 MINUTES 30 SECONDS EAST 27.82 FEET; THENCE SOUTH 70 DEGREES 02 MINUTES EAST 104.50 FEET TO THE SOUTHEAST CORNER OF LOT 61; OAKCLIFF PARK SUBDIVISION, THENCE NORTH 39 DEGREES WEST 104 FEET; THENCE NORTH 86 DEGREES 30 MINUTES WEST 36.54 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$16,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe) _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

22-11-21

BK6398PG0976

BK6637PG2719

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S. HIGHLAND DRIVE
SALT LAKE CITY UT 84117

5182410
13 JANUARY 92 04:38 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #6-901423-02

5182410

C108996

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JAMES R. BURTON AND COLLEEN KAY BURTON, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 11632 SOUTH COLCHESTER DRIVE City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-21-454-010

LOT 16, AMENDED PLAT OF BIG WILLOW ESTATES NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2720

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property, together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6397PG1877

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UT 84117

KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK, DEPUTY

LOAN #6-901425-09

109229

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ERIC M. ALLEN AND GAYLE C. ALLEN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2630 EAST GREGSON AVENUE City: SALT LAKE CITY State: UTAH Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

16-27-429-003

BEGINNING AT A POINT ON THE SOUTH LINE OF 3080 SOUTH STREET, SAID POINT BEING NORTH 89 DEGREES 55 MINUTES WEST 409.787 FEET AND 1.5 RODS SOUTH FROM THE EAST QUARTER CORNER OF SECTION 27, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE ALONG SAID SOUTH LINE OF 3080 SOUTH STREET, NORTH 89 DEGREES 55 MINUTES WEST 75.36 FEET; THENCE SOUTH 0 DEGREES 01 MINUTES EAST 141.365 FEET; THENCE SOUTH 89 DEGREES 55 MINUTES EAST 75.36 FEET; THENCE NORTH 0 DEGREES 01 MINUTES WEST 141.365 FEET TO THE SOUTH LINE OF SAID STREET AND THE POINT OF BEGINNING.

BK6637PG2721

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6398PG1965

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SLC, UT 84117

C109135

5183667
15 JANUARY 92 04:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901426-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between STEVEN J. BALL AND KRISTINE S. BALL, HIS WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 592 SOUTH JACKSON STREET City: MIDVALE State: UTAH Zip: 84047 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 714, COPPER VIEW HEIGHTS NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-36-405-022

BK6637PG2722

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

~~BK6398PG1838~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

C 108446

LOAN #6-901415-02

5177715
02 JANUARY 92 03:14 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM E. DUNCAN AND VIRGINIA L. DUNCAN, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2210 EAST 5340 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

A TRACT OF LAND SITUATE IN THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCING NORTH 796 FEET WEST 970.89 FEET, AND NORTH 30 DEGREES 25 MINUTES EAST 16.5 FEET FROM THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 10, AND RUNNING THENCE SOUTH 55 DEGREES EAST 147.5 FEET; THENCE SOUTH 30 DEGREES 25 MINUTES WEST 261.65 FEET; THENCE NORTH 55 DEGREES WEST 257.5 FEET; THENCE NORTH 30 DEGREES 25 MINUTES EAST 45.16 FEET; THENCE SOUTH 55 DEGREES EAST 110 FEET; THENCE NORTH 30 DEGREES 25 MINUTES EAST 216.5 FEET TO THE POINT OF BEGINNING.

BK6637PG2723

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 18,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6394PG0589

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5184014
16 JANUARY 92 02:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901428-03

C109261

5184014

21-27-255-006

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LANE P. HALL AND BETTY W. HALL, HUSBAND AND WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 7241 SOUTH CALLIE DRIVE City: WEST JORDAN State: UTAH Zip: 84084 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 34, CRYSTAL RIDGE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2724

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6398PG2546

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

C110458

5195026
06 FEBRUARY 01 04:37 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

LOAN #6-901453-01

5195026

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARY W. ERICKSON, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4550 SOUTH TANGLEWOOD DRIVE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

UNIT NO. 4550, IN BUILDING "4" OF TANGLEWOOD CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 2356148 IN BOOK II, AT PAGE 25, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE TANGLEWOOD CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, ON OCTOBER 29, 1970, AS ENTRY NO. 2356149, IN BOOK 2912, AT PAGE 419, AND IN THE AMENDED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND BYLAWS OF THE TANGLEWOOD CONDOMINIUM, RECORDED IN SALT LAKE COUNTY UTAH, ON NOVEMBER 9, 1970, AS ENTRY NO. 2357609, IN BOOK 2914, AT PAGE 748, TOGETHER WITH THE 5.56 PERCENT UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT.

22-04-404-028

BK6637PG2725

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6407PG2596

6-901454-DD

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
S L C UT 84117

5195773
10 FEBRUARY 92 09:34 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5195773

C 110575

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID E. NELSON and SALLIE B. NELSON, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2628 East Heritage Way City: Salt Lake City State: Utah Zip: 84109 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-17-226-013

ALL OF LOT 26, BLOCK 1, VETERAN HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2726

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6408PG1304

A 109295-46

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5198418
12 FEBRUARY 92 04:43 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY
LOAN #6-901461-01

5198418

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DOUGLAS I. BOWERS AND ANN C. BOWERS, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1401-1403 SOUTH WEST TEMPLE STREET City: SALT LAKE CITY State: UTAH Zip: 84115 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

15-13-230-005

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOTS 12 AND 13, BLOCK 4, SOUTH MAIN STREET ADDITION PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2727

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Credit line Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2728

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84121

5192658
03 FEBRUARY 92 02:49 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901449-04

C/10/03

5192658

2-26-03-054

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between STEVEN MARK WEBB AND ANGELA K. WEBB, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 7091 SOUTH 2740 EAST City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 1, BUTLER MOUNTAIN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2728

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6405PG2792

6-901443-05

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
S L C UT 84117

C110102

5190722
30 JANUARY 92 02:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5190722

THIS DEED OF TRUST is between WALTER J. ROSS, JR. and KAREN C. ROSS, his wife, as joint tenants with full rights of survivorship, and not as tenants in common, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8369 South 1275 East City: Sandy State: Utah Zip: 84094 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

21-32-434-010

Lot 2, WARE SUBDIVISION NO. 3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

BK6637PG2729

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6404PG0406

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901438-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PAUL ROSS McLAWS AND KAREN R. McLAWS, husband and wife, as joint tenants and not as tenants in common, with full rights of survivorship as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2525 S. Alden Street, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lots 1257 and 1258, HIGHLAND PARK PLAT "A", according to the official plat thereof.

16-21-303-011

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6401PG1577

BK6637PG2730

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LAON # 6-901439-08

5204563

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JEAN A. STEVENS, A MARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6810 South Vista Grande Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 17, OLD MILL ESTATES PLAT "A" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF.

22-23-451-056

13905

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6415PG0038

BK6637PG2731

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

Loan # 8-901441-09
S# 51299
31 JANUARY 92 08:52 AM
KAREN E. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5191299

THIS DEED OF TRUST is between CAROLYN ANDREE, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

324 North Quince Street,	Salt Lake City, Utah		84103
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Commencing 25.3 feet South of the Northwest corner of Lot 4, Block 14, Plat "E", Salt Lake City Survey, and running thence South [illegible] feet; thence East 10.2 rods; thence North 58.3 feet; thence West 3.2 rods; thence South 25.3 feet; thence West 7 rods to the place of beginning.

08-36-127-001

Lot 4

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2732

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

5189843
29 JANUARY 92 02:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REQ BY: SHARON WEST , DEPUTY

LOAN #6-901442-07

5189843

C/10015

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KYLE B. BACK AND CHRISTINA A. BACK, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6446 SOUTH 4160 WEST City: WEST JORDAN State: UTAH Zip: 84084 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

21-19-232-038

LOT 8, MISTY HILLS 12-A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2733

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 6,000.00 CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6403PG0732

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, UT 84102

LOAN # 6-901430-04

5185262
21 JANUARY 92 03:09 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5185262

THIS DEED OF TRUST is between MAI B. MCALLISTER, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7723 South Plum Creek Lane, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

9745)

BK5637PG2734

ER TO BE ATTACHED TO AND MADE A PART OF LEGAL DESCRIPTION.

Lot 2, CHARLIES FARM, according to the official plat thereof, recorded in Book "88-11" of Plats at Page 113, records of Salt Lake County, Utah.

To and including access to the following: A 42.00 foot Right-of-Way which centerline is described as follows: Beginning at a point which is North 1340.54 feet and West 801.71 feet from the South Quarter of Section 28, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 06°10'00" West 51.206 feet to a point on a 981.365 foot radius curve to the left (chord bears South 03°15'00" West 99.87 feet) thence Southwesterly along the arc of said curve 99.91 feet; thence South 00°20'00" East 204.00 feet to a point on a 96.00 foot radius curve to the right (chord bears South 45°20'00" West 135.76 feet); thence Southwesterly along the arc of said 150.80 feet; thence North 89°40'00" West 90.00 feet; thence South 00°20'00" West 25.00 feet to the center radius point of a 46.00 foot radius cul-de-sac.

6399 PG 2457

...which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

4745)

BK 6637 PG 2735

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

C 109293

5104845
17 JANUARY 92 04:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901431-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5104845

THIS DEED OF TRUST is between GARN G. CHRISTENSEN JR. AND GAYLE A. CHRISTENSEN, HUSBAND AND WIFE, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1394 EAST FARM MEADOW LANE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 208 OF QUAIL MEADOWS OF COTTONWOOD CREEK PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-04-351-019

BK6637PG2736

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6399PG1637

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

4974625

Loan # 6-901077-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Robert W. Travis and Karen C. Travis, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

9860 South 2580 East (Street) Sandy, Utah (City) 84092 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 10, MONTE BELLO ESTATES, according to the official plat thereof.

28-10-276-022

4974625
05 OCTOBER 96 01:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

UTS 136402

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6258PG2271
BK6637PG2737

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

LOAN # 6-901078-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between William A. Wood III, an unmarried man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

651 South 300 East (Street) Salt Lake City, Utah (City) 84111 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Beginning 12-1/2 rods North of the Southwest corner of Lot 4, Block 21, Plat "B" Salt Lake City Survey and running thence North 2-1/2 rods; thence East 7-1/2 rods; thence South 2-1/2 rods; thence West 7-1/2 rods to the place of Beginning.

16-07-128-001

4974626
05 OCTOBER 90 01:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2738

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
~~Salt Lake City, Ut 84102~~
C960419

Loan # 0-901081-03
4977677
15 OCTOBER 96 04:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between David W. Yavornitzky and Natalie D.C. Yavornitzky, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1360 East Crandall Avenue, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

THE EAST 12 1/2 FEET OF LOT 22, AND ALL OF LOTS 23 and 24, BLOCK 1, CLERMONT SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH 1/2 OF A VACATED ALLEY ADJOINING SAID PROPERTY ON THE SOUTH.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

1360 East Crandall Avenue

BK6637PG2739

BK6260PG2244

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

Loan # 6-001085-06

4979249

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Walter Michael McCormick and Theresa J. McCormick as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4366 South Wander Lane, (Street) Salt Lake City, (City) Utah (State) 84124 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 1, KNIGHT SUBDIVISION, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

22-03-254-014 ✓

4979249
18 OCTOBER 90 02:03 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK5637PG2740

BK6261PG1791

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: ~~505 E. 200 S.~~
~~Salt Lake City, Ut~~
84102

Loan # 6-901091-00

4988601

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Owen K. Peterson and Naoma Peterson, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

11892 South Brookglen Drive, Sandy, Utah 84092
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 140, THE COVE AT HIDDEN VALLEY PLAT "E", according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

28-27-202-006

4988601
~~13 NOVEMBER 90~~ 04:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

UTS 136559

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2741

~~BK6267PG211~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
Salt Lake City, Utah 84102

4989518
15 NOVEMBER 90 01:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: KARMA BLANCHARD , DEPUTY

4989518

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Moya L. Sawatzke, a woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1 South Quietwood Lane	Sandy	Utah	84092
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 614 PEPPERWOOD PHASE 6, according to the official plat thereof as recorded in the office of the County Recorder of said County.

28-15-361-004

38

UT 136563

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2742

BK6268PG0592

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
~~Salt Lake City, Ut 84102~~

Loan # 6-901101-03

4994573
29 NOVEMBER 90 01:30 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between David Rees and Sharyn S. Rees, husband and wife as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8472 South Taos Drive, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

4994573

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 60, QUAIL VALLEY NO. 6, according to the official plat thereof, filed in Book "78-03" of Plats at Page 82 and amended in Book "78-07" of Plats at Page 193 of Official Records of the Salt Lake County Recorder.

22-34-376-010

UTS 136192

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 38,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____. "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2743

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2744

5003843

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So
Salt Lake City, Ut 84102

Loan # 6-001107-04
5003843
19 DECEMBER 90 04:45 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Jack S. Douglas and Karlan Mae Douglas, as joint tenants with full rights of survivorship and not as tenants as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1921 East St. Marys Dr., Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 26, EL REY PARK, according to the official plat thereof, recorded in Book J of Plats at Page 83, records of Salt Lake County, Utah.

16-16-231-012

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6277PG1124
BK6637PG2714

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

5003778

Loan # 6-801113-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Aldon Scott Anderson and Jesselle Barlow Anderson, husband and wife, as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:
1326 East 3rd Avenue, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

09-33-352-008

ALL OF THE EAST 17 FEET OF LOT 21, AND ALL OF LOTS 22, 23, and 24, BLOCK 6, POPPERTON PLACE, according to the Official Plat thereof on file and of record in the office of the Salt Lake County Recorder.

5003778
18 DECEMBER 90 04:27 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
TITLE WEST
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6277PG0962
BK6637PG2745

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
Salt Lake City, Utah 84102

Loan # 6-001108-02

5001152

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Neil K. Kochenour and Edith O. Kochenour, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

976 Military Drive (Street) Salt Lake City (City) Utah (State) 84108 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

The Southwesterly 3.5 feet of Lot 32 and all of Lots 33 and 34, Block 13, DOUGLAS PARK according to the official plat thereof, recorded in Book F of Plats at Page 72, records of Salt Lake County, Utah.

16-07-256-005

5001152
13 DECEMBER 90 12:27 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC-BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6275PG2237
BK6637PG2746

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

~~5001187~~

LOAN # 6-901110-03

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Kory D. Oldroyd and Susan E. Oldroyd, Husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4092 South Gary Road, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 337, MT OLYMPUS PARK SUBDIVISION NO. 3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

16-36-453-001

5001187
13 DECEMBER 90 01151 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: KARMA BLANCHARD , DEPUTY

UT3136455

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2747

~~BK6275PG2409~~

5095059

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 S.~~
~~Salt Lake City, Ut 84102~~

Loan # 6-001116-02

5095059
24 DECEMBER 90 02:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Burnell D. Williams and Linda M. Williams, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4003 South Marinwood Circle, Salt Lake City, Utah 84123
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 224, WOODHAVEN VILLAGE NO. 2 SUBDIVISION according to the official plat thereof recorded in the office of the County Recorder, Salt Lake City, Utah

21-10-220-013

SPS 136714

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6278PG0543
BK6637PG2748

5006015

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-001120-00

C97431

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between William L. Loizeaux and Sara D. Loizeaux, his wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4443 South Adonis Drive,	Salt Lake City, Utah	84124
(Street)	(City) (State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 1416, MT. OLYMPUS HILLS NO. 14, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5006015
27 DECEMBER 70 11:50 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2749

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL SAVINGS BANK
Address: 505 EAST 200 SOUTH
SALT LAKE CITY, UT 84102

LOAN # 6-901129-03

5012181
14 JANUARY 94 04:20 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5012181

THIS DEED OF TRUST is between WENDELL K DUGDALE AND REBECCA ANN DUGDALE
Husband and Wife as joint tenants
as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:
5180 SOUTH CLOVER MEADOW DR MURRAY UT 84123
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE CITY County, state of Utah, and described as follows, to-wit:

LOT 85, CLOVER CREST NO. 3 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-11-404-008 ✓

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 16,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a nondiscretionary basis and up to the limit in the amount set forth; and/or

   $ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available is shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be applied by Beneficiary on the Obligation secured hereby in such manner as Beneficiary may, in its sole discretion, elect. Neither the application nor the release of any such amounts shall cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice. Insurance shall inure to the benefit of and pass to the purchaser of said premises at any foreclosure sale, or any Trustee's sale held pursuant hereto. Trustor shall give immediate notice to Beneficiary of any insurance loss. If adequate insurance is not maintained, Trustor may provide single interest insurance to cover the risk specified herein and the cost thereof shall be added to the balance due and is payable on demand.

BK6637PG2750
BK6282PG1951

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901133-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Dale E. Allen and Barbara J. Allen, husband and wife, as joint tenants ~~with full rights of survivorship~~, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

9062 South Bonnet Drive,	Sandy, Utah	84093
(Street)	(City) (State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

18-04-302-006 5014412

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 32, VINEYARD GLEN, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's office.

5014412
22 JANUARY 91 11:22 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

BK6637PG2751

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6283PG2879

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address 505 E 200 South
Salt Lake City, Ut 84102

5018763

C97917

Loan # 6-901138-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5018763
30 JANUARY 91 03:17 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

THIS DEED OF TRUST is between T. Kelly Mann and Rondilyn C. Mann, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2144 East Silverstone Circle,	Sandy, Utah		84093
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 97, SUMMER CREST SUBDIVISION PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

3803 153 037

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6286PG1425
BK6637PG2752

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS BANK
P.O. Box 11868
Salt Lake City, Utah 84147

5022285
04 FEBRUARY 91 11:35 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY SHARON WEST-02 , DEPUTY
Sharon West

SPACE ABOVE THIS LINE FOR RECORDER'S USE

5022285

C97979

DEED OF TRUST

THIS DEED OF TRUST is made this 1ST day of FEBRUARY, 19 91, among the Trustor, PETER W. HARVEY AND LAUNA L. HARVEY, husband and wife, as joint tenants, with full rights of survivorship.

(herein "Borrower"), FIRST FEDERAL SAVINGS BANK (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of the United States of America whose address is 505 East 200 South, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

16-26-378-008

LOT 143, MOUNT OLYMPUS PARK NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of 3747 EAST LOIS LANE (Street) SALT LAKE (City)

UT 84124 (herein "Property Address");
(State and Zip Code)

TOGETHER with all of the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $ _____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and the performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2753

BK6288PG0233

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS BANK
P.O. Box 11868
Salt Lake City, Utah 84147

Loan # 6-901153-03

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

5030260

09-29-303-037

THIS DEED OF TRUST is made this 22ND day of FEBRUARY, 19 91, among the Trustor, STEVEN J. WILSON AND KATHLEEN BJORKMAN WILSON, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (herein "Borrower"), FIRST FEDERAL SAVINGS BANK (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of the United States of America whose address is 505 East 200 South, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

LOT 16, BLOCK 2, NORTHCREST SUBDIVISION PLAT "D", ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK R OF PLATS AT PAGE 95, RECORDS OF SALT LAKE COUNTY, UTAH.

5030260
22 FEBRUARY 91 11:46 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: KARMA BLANCHARD, DEPUTY

which has the address of 787 EAST 17TH AVENUE (Street) SALT LAKE CITY (City)

UT 84103 (herein "Property Address");
(State and Zip Code)

TOGETHER with all of the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $ _____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 20,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and the performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2754

BK6292PG0992

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So
Salt Lake City, Ut 84102

Loan # 6-901155-00

5031829

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Charles J. Diedrich and M. Therese Diedrich, husband and wife., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1600 Kings Row Drive, (Street) Salt Lake City, Utah (City) (State) 84117 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 82, CROWN COLONY SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder

5031829
27 FEBRUARY 91 09:11 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2755

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4950734
09 AUGUST 90 10:03 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY UTAH
UNITED TITLE SERVICE
REC BY: DOROTHY BINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4950734

LOAN # 0-901046-09

DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of August, 19 90, among the Trustor, John R. Straub and Nancy Straub, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common. (herein "Borrower"), FIRST FEDERAL SAVINGS BANK ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

LOT 136, MOUNT OLYMPUS PARK NO. 2, according to the official plat thereof recorded in Book "L" of Plats at Page 92, records of Salt Lake County, Utah

16-36-372-005

13175

which has the address of 3800 East Barbara Way (Street) Salt Lake City (City)
Utah 84124 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6624PG0590

BK6637PG2756

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4954832
20 AUGUST 90 01:59 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC. BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4954832~~

Loan # 6-90105104

DEED OF TRUST

THIS DEED OF TRUST is made this 20th day of August, 19 90, among the Trustor, Phyllis J. Baker and Jacqueline M. Felt, her daughter, as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 215, HARVARD PARK NO. 2, according to the official plat thereof, recorded in the office or the County Recorder of said County.

22-32-453-008

UTS 136103

which has the address of 1133 East Tulano Circle (Street) Sandy (City),

Utah 84094 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2757

~~BK6245PG2394~~

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4955021
20 AUGUST 90 0423 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: EVELYN FROGGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4955021

DEED OF TRUST

Loan # 6-901053-00

THIS DEED OF TRUST is made this 17th day of August, 19 90, among the Trustor, Sidney W. Carpenter (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ BANK of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL ~~BANK~~ SAVINGS ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 166, SHERWOOD HILLS SUBDIVISION #1

22-25-352-022

UTS 136195

which has the address of 3559 East Summer Hill Drive, [Street] Salt Lake City, [City]
Utah 84121 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2758

BK6245PG2753

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address 505 E. 200 S.
Salt Lake City, Ut 84102

C94833

4957157
04 AUGUST 90 10:25 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST FINANCIAL TITLE
REQUEST: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LOAN # 0-901055-07

4957157

27-32-453-022

THIS DEED OF TRUST is between WILLIAM J. CHESTER, a married man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1093 East 8600 South, Sandy, Utah 84094
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF 203, HARVARD PARK NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and bene[illegible]herefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connec[illegible]herewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6617PG2159

BK6247PG0235

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: ~~Plaza~~
Address: ~~505 E. 200 S.~~
Salt Lake City, Ut 84102

Loan # 6-901065-03

C93714

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Roland Page and Eleanor S. Page, as Joint Tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1219 Emerson Avenue (Street) Salt Lake City, Ut (City) 84105 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, and described as follows, to-wit:

LOTS 19 AND 20, AND THE EAST 20.5 FEET OF LOT 21, BLOCK 2, LINCOLN PARK, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

4964786
~~12 SEPTEMBER 90~~ 02:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC. BY: REBECCA GRAY , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2760

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

4964368

Loan # 6-001066-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between William E. Budge and Dee Ann Budge, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1736 South Mohawk Circle, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

The South 47.835 feet of the North 88.33 feet of Lot 15, OAK SPRINGS SUBDIVISION, according to the official plat thereof.

16-14-304-025

4964368
14 SEPTEMBER 90 04:22 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

UTS 136325

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2761

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

4966482

Loan # 6-901071-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Gregory L. Williams, a single man and Daphne R. Williams, a woman, as joint tenants with full rights of survivorship (hereinafter "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1505 West 7000 South, West Jordan, Utah 84084
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 10, KUWAHARA SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County.

4966482
17 SEPTEMBER 90 04:10 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

21-27-201-011

UTS 136332

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6253 PAGE 762
BK6637PG2762

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 S
Salt Lake City, Ut 84102

LOAN # 6-901073-03

4969287
24 SEPTEMBER 90 04:28 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: SHARON WEST , DEPUTY

4969287

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LOUISE L. BOWN, a woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

5683 South Waterbury Way, Salt Lake City, Ut 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Unit 1, in Building 1-Q as shown in the Record of Survey Map for WATERBURY OPEN SPACE COMMUNITY, appearing in the records of the County Recorder of Salt Lake County, Utah, in Book 73-6, Page 26 of Plats, and as defined and described in the Declaration of Condominium for WATERBURY OPEN SPACE COMMUNITY, appearing in such records in Book 3356, Page 23 of records.
TOGETHER WITH the appurtenant undivided interest in the Common Areas, as set forth and defined in said record of survey map and said Declaration of Condominium and any amendments thereto.

22-16-152-002 ✓

UTS 136333

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2763

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 S
Salt Lake City, Ut 84102

Loan # 0-901074-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Samuel S. PARKINS AND MARGARET T. PARKINS, his wife, as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2305 East Nantucket Drive, (Street) Salt Lake City, Utah (City) (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 921, SOUTHLAND TERRACE NO. 9, according to the official plat thereof, recorded in Book 73-5 of Plats at Page 7, records of Salt Lake County, Utah

4972332
01 OCTOBER 90 03:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

4972332

22-34-332-012

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6257PG0425
BK6637PG2764

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: ~~505 E. 200 S.~~
~~Salt Lake City, Ut 84102~~

Loan # 6-901076-08
4974391
04 OCTOBER 90 04:46 PM
~~KATIE L. DIXON~~
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Dugne R. Perry and Kenna Perry, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2415 East Nantucket Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

4974391

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

PARCEL 1: Lot 916, SOUTHLAND TERRACE NO. 9, according to the official plat thereof, recorded in Book 73-5 of Plats at Page 7, records of Salt Lake County, Utah

22-34-202-017

PARCEL 2: Lot 3, BRIGHTON COVE SUBDIVISION, according to the official plat thereof, recorded in Book 90-6 of Plats at Page 02, records of Salt Lake County, Utah

22-27-480-037

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 65,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6258PG1812
BK6637PG2765

5001135

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

C (16) 33

LOAN # 6-801115-04

5001135
20 DECEMBER 90 02:41 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Douglas Theodore Engh and Gayle O. Engh, his wife as joint tenants with full rights of survivorship and not as tenants in common, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3320 South 1915 East, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED EXHIBIT "A".

16-33-427-013

UTS 136661

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6277PG1599

BK6637PG2766

EXHIBIT "A"
LEGAL DESCRIPTION

Commencing at the Southeast corner of Lot 18, CRESTRIDGE, a subdivision, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder, and running thence East 23.03 feet; thence South 3°00' East 105.0 feet; thence West 118.93 feet, to the East line of Crestridge, a subdivision; thence North 104.86 feet to the Northeast corner of Lot 27, said Crestridge, a subdivision; thence East 90.41 feet to the point of beginning. Less Street.

16-33-427-013

33-427-016

POOR COPY
CO. RECORDER

BK6277PG1599

BK6277PG1602

BK6637PG2767

...remain liens and or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

4979943

C96047

Loan # 6-901079-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Joseph G. Cramer and Janet A. Cramer, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1649 Haven Glen Lane, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED ADDENDUM"

4979943
19 OCTOBER 96 0414 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all in estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2768

ADDENDUM

ALL OF LOT 14, CONTAINED WITHIN HAVEN GROVE PLANNED UNIT DEVELOPMENT PLAT 1, AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED IN BOOK 86-6 AT PAGE 101, AND IN THE "DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF HAVEN GROVE PLANNED UNIT DEVELOPMENT PLAT 1", RECORDED IN BOOK 5783 AT PAGE 757 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS AND COMMON ACCESS ROADWAYS DESCRIBED AND PROVIDED FOR IN SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS IN THE RECORD OF SURVEY MAP IN THE OFFICIAL RECORD OF THE SALT LAKE COUNTY RECORDER.

22-31-128-020

BK6262PG0095

BK6637PG2769

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

4966299

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901070-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Ronald E. Coleman and Suzanne P. Coleman, husband and wife, as joint tenants with full rights of survivorship ("Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2424 East Oakcrest Lane, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED ADDENDUM"

22-22-201-035

DUPLICATE RECEIPT# 4966299
17 SEPTEMBER 96 01:37 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: DOROTHY BINFIELD, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 7,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6253 PAGE 254

BK6637PG2770

Land referred to in this policy is in the State of UTAH, County of SALT LAKE described as follows:

ADDENDUM

PARCEL 1: BEGINNING at a point that is due South along the Quarter Section line 622.9 feet and due East 875.33 feet from the North Quarter Corner of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian, said point being on the arc of a 50 foot radius curve, the center of which bears South 53 deg. 22 minutes 06 seconds West; thence North 57 deg. 38 minutes East 73.90 feet; thence North 82 deg. 10 minutes East 118.00 feet; thence North 51 deg. 39 minutes 58 seconds East 85.864 feet; thence North 12.00 feet; thence West 274.00 feet to a point that is 502.00 feet South and 848 feet East from said North Quarter Corner, said point being the Southeast Corner of Lot 7, Oakcrest No. 1; thence South 72 deg. West 30.386 feet; thence South 6 deg. 30 minutes East 92.258 feet to the arc of said curve; thence Southeasterly along said curve to the right through a central angle of 59 deg. 52 minutes 06 seconds for a distance of 52.24 feet to the point of beginning.

22-22-30-034 NWNE

PARCEL 2: BEGINNING at a point on a 50 foot radius curve, said point being 622.90 feet South and 875.33 feet East from the North Quarter Corner of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian, running thence North 57 deg. 38 minutes East 73.9 feet; thence North 82 deg. 10 minutes East 118.0 feet; thence South 17 deg. 10 minutes East 75.0 feet; thence South 21 deg. 20 minutes West 100.0 feet; thence North 68 deg. 50 minutes West 170.0 feet to a 50.0 foot curve to the left; thence 48.3 feet, more or less, around said curve to the point of beginning.

22-22-30-035 NWNE

PARCEL 3: BEGINNING at a point that is due South along the Quarter Section line 732.06 feet and due East 1040.41 feet from the North Quarter Corner of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian; thence North 68 deg. 50 minutes West 170 feet; thence South 58 deg. 30 minutes East 153.98 feet; thence North 55 deg. East 33.25 feet to the point of beginning.

22-22-301-036 NWNE

PARCEL 4: BEGINNING at a point that is South 931.76 feet along the 2300 East Street Monument line and East 871.00 feet and North 81.079 feet and North 55 deg. East 173.554 feet from the North Quarter Corner of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian; thence North 61 deg. 03 minutes 36 seconds West 203.354 feet; thence North 6 deg. 30 minutes West 50.00 feet to a point on a 50.00 foot radius curve, the center of which bears South 6 deg. 30 minutes East; thence Southeasterly along said curve to the right through a central angle of 117 deg. 32 minutes for a distance of 102.57 feet; thence South 58 deg. 30 minutes East 153.984 feet to the point of beginning.

22-22-301-041 NWNE

TOGETHER WITH A RIGHT OF WAY DESCRIBED AS FOLLOWS:

BEGINNING at the Southeast Corner of Lot 8, Oakcrest No. 1, a subdivision in the Northeast Quarter of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian, said point of beginning being South 601.459 feet and East 508.961 feet from the North Quarter Corner of said Section 22, said point of beginning being on the arc of 128.088 foot radius curve (plat of record radius = 127 feet), the center of which bears North 6 deg. 19 minutes 23 seconds East; thence Easterly along said curve to the left through a central angle of 6 deg. 19 minutes 23 seconds, a distance of 14.135 feet; thence East 37.54 feet to a point of tangency with a 325.536 foot radius curve, the center of which bears North; thence Northeasterly along said curve to the left through a central angle of 25 deg., a distance of 142.042 feet; thence North 65 deg. East 59.623 feet; thence South 6 deg. 30 minutes East 26.362 feet; thence South 65 deg. West 51.252 feet to a point of tangency with a 350.536 foot radius curve, the center of which bears North 25 deg. West; thence Southwesterly along said curve to the right through a central angle of 25 deg., a distance of 152.950 feet; thence West 37.54 feet to a point of tangency with a 153.080 foot radius curve, the center of which bears North; thence Westerly along said curve to the right through a central angle of 11 deg. 42 minutes 32 seconds, a distance of 31.285 feet to the Easterly boundary of said curve; thence along said Easterly boundary North 4.293 feet and North 42 deg. 49 minutes 25 seconds East 24.952 feet to the point of beginning.

22-22-301-037 NWNE

PROP CORP. CO. RECORDER

BK6637PG2771

BOOK 6253 PAGE 254

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C91290

4945045
26 JULY 90 11:27 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4945045

DEED OF TRUST

Loan # 0-901032-00

THIS DEED OF TRUST is made this 25th day of July 19 90, among the Trustor, John LaFata, Jr. and Mary B. LaFata, husband and wife, as joint tenants. (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BANK SAVINGS

BANK

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

LOT 70, WHITE CITY NO. 44 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

28-09-420-001

which has the address of 10115 South High Point Lane, [Street] Sandy, [City]

Utah 84092 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6239PG1359
BK6637PG2772

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C94315

DUPLICATE RECEIPT
4946457
30 JULY 90 04:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan 6-901035-04

DEED OF TRUST

THIS DEED OF TRUST is made this 27th day of July, 19 90, among the Trustor, Jake E. Espinosa and Mary O. eSpinosa, his wife, as joint tenants, and not as tenants in common with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 1, the second amended plat of ROSE PARK plat "P", according to the official plat thereof on file and of record in the Salt Lake County recorder's office.

08-26-252-011

which has the address of 1104 Victoria Way Salt Lake City
[City]
Utah 84116 (herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

4946457
BK6240PG1479
BK6637PG2773

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4950023
07 AUGUST PO 04:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROGGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4950023

C94411

LOAN # 6-001039-07

DEED OF TRUST

THIS DEED OF TRUST is made this 3rd day of August, 19 90, among the Trustor, "SEE ATTACHED ADDENDUM" (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ BANK of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL ~~SAVINGS and LOAN ASSOCIATION~~ SAVINGS BANK of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 73 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

ALL OF LOT 9, TERRELL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDERS OFFICE.

22-30-121-026

which has the address of 7114-16 SOUTH TERRELL CIRCLE, (Street) MIDVALE (City)

UTAH 84047 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_x_ $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6242PG2498
BK6637PG2774

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

16-22-11
12

4945337
06 AUGUST 90 04:58 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

4945337

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

LOAN # 6-901040-00

THIS DEED OF TRUST is made this 6th day of August, 19 90, among the Trustor, Johnparley L. Lewis and Kathleen S. Lewis, husband and wife, as joint tenants, (herein "Borrower"), FIRST FEDERAL SAVINGS BANK ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

16-22-135-006
Lot 4 blk 8 Country Club Acres

COMMENCING AT A POINT 75 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 4, BLOCK B, COUNTRY CLUB ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE; AND RUNNING THENCE SOUTH 83 2/3 FEET; THENCE EAST 145 FEET; THENCE NORTH 83 2/3 FEET; THENCE WEST 145 FEET TO THE PLACE OF COMMENCEMENT.

which has the address of 2207 South 2200 East (Street), Salt Lake City, (City),
Utah, 84109 (State and Zip Code), (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 20,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6242PG1243
BK6637PG2775

D94485

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901475-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN H. WILCOX AND KATHI P. WILCOX, his wife as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4479 South Thornwood Avenue, Taylorsville, Utah 84123
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 24, MEADOWBROOK FARMS NO. 14, according to the official plat thereof recorded in the office of the County Recorder of said County.

21-03-430-009 ✓

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5235907
139328
BK6637PG2776

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84012~~

LOAN # 6-901478-05

5005965

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN J. van der MEYDEN and CANDACE M. van der MEYDEN his wife, as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1481 East Mountain Manor Circle (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, State of Utah, and described as follows, to-wit:

139278

Lot 6, SKYLINE MANOR NO. 4, according to the official plat thereof, excepting therefrom the North 5 feet thereof.

22-28-154-021

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6415PG2275 BK6637PG2777

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84012~~

LOAN # 6-901479-03

~~5206088~~

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between C. STANLEY CARAMBELAS AND BONNIE L. CARAMBELAS, ~~his wife, as joint tenants with full rights~~ of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2101 East Brent Lane, (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 203 PONDORAY PARK NO. 2 SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

22-27-104-014

13-3239

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage, and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the Beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

~~BK6415PG327~~
BK6637PG2778

16-17-21

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5207629
28 FEBRUARY 92 04:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

LOAN #6-901482-02

C111742

5207629

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between S. KEITH THOMPSON AND CHARLENE Z. THOMPSON, HUSBAND AND WIFE, AS JOINT TENANTS as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1500 SOUTH 1100 EAST City: SALT LAKE CITY State: UTAH Zip: 84105 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to ...ee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING AT THE NORTHEAST CORNER OF LOT 4, BLOCK 1, THOMAS SUBDIVISION, AND RUNNING THENCE SOUTH 45.5 FEET; THENCE WEST 88 FEET; THENCE NORTH 45.5 FEET; THENCE EAST 88 FEET TO THE POINT OF BEGINNING.

BK6637PG2779

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

...ject property.

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84010

LOAN # 6-901486-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL B. ONGLEY and CLAUDIA C. ONGLEY, his wife, as joint tenants, ____, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3444 East Cummings Road, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 26, EL SERRITO SUBDIVISION NO. 5, according to the plat thereof, as recorded in the office of the County Recorder of said county.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5210827
16-35-229-007
FIRST AMERICAN TITLE
No. 27693
BK6637PG2780
BK6420PG2641

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 S.
Salt Lake City, Ut 84012

22-11-32

LOAN # 6-901487-03

5209777
14 MARCH 92 04:16 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REQUEST: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5209777

THIS DEED OF TRUST is between CLARA RUTHFRFORD, A Woman
, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

3008 East Casto Lane, Salt Lake City, Utah 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED EXHIBIT "A"

22-11-329-005

139421

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $13,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2781

22-11-329-005

EXHIBIT "A"
LEGAL DESCRIPTION

Unit 3008 of the Units of DEERFIELD CONDOMINIUMS, as the same is identified in the Record of Survey Map recorded in Salt Lake County, UT on May 18, 1977, as Entry No.2945551 in Book 77-5, Page 155 and in the Declaration of Condominium recorded in Salt Lake County, Utah on May 18, 1977, as Entry No. 2945552 in Book 4490 at Page 594, together with an undivided 7.3239% interest in the common areas.

Subject to a right of way over the following described property: Beginning at a point in the center of Casto Lane, said point beginning South 0o10'56" West 405.9 feet and South 89o56' East 688.37 feet from the West quarter corner of Section 11, Township 2 South, Range 1 East; said point also beginning at the Northwesterly corner of DEERFIELD CONDOMINIUMS, and running thence South 0o10'56" West 214.82 feet; thence South 89o56' West 66 feet; South 0o10'56" West 15 feet; thence North 89o56' East 81 feet;; thence North 0o56' West 229.82 feet; thence South 89o56' West 15 feet more or less to the point of beginning.

RECORDED
CO. RECORDER

RECORDED
CO. RECORDER

~~BK 6420 PG 0486~~

~~0P0483~~

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Truste. shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2782

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

C111783

LOAN # 6-901488-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ERIC GEORGE DEL MAR and JANICE HELEN DEL MAR, husband and wife, as joint tenants, with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2967 East St. Marys Circle, (Street) Salt Lake City, (City) Utah (State) 84108 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-11-406-010 5900853

ALL OF LOT 14, OAK HILLS PLAT "E", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6436PG1239
BK6637PG2783

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DR
SALT LAKE CITY, UT 84117

LOAN#6-501490-02

5208850
03 MARCH 92 03:02 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5208850

C 11173

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JEFFREY L. BJERREGAARD AND KRISTINA P. BJERREGAARD HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3252 WEST 4460 SOUTH City: WEST VALLEY CITY State: UTAH Zip: 84119 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

21-05-429-017

ALL OF LOT 4, COLONY EAST NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2784

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00* Credit line Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6611PG1762

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901491-00

~~5146~~
C112058

5214775

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOYCE RICHINS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

13634 So. 1300 West, Riverton, Utah 84065
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED EXHIBIT A.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6423PG2890 ~~4236~~2893
BK6637PG2785

EXHIBIT A

LEGAL DESCRIPTION

e land refered to is situated in Salt Lake, and is described as follows:

COMMENCING 208 FEET SOUTH FROM THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 4 SOUTH, RANGE 1 WEST, SALT LAKE MERIDIAN; THENCE SOUTH 226 FEET; THENCE WEST 718 FEET; THENCE NORTH 226 FEET; THENCE EAST 718 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

SUBJECT TO A RIGHT OF WAY OVER THE EXISTING ROADWAY RUNNING GENERALLY EAST AND WEST ON OR NEAR THE NORTH BOUNDARY OF SAID TRACT IN FAVOR OF CLAUDE L. RICHINS, HIS HEIRS AND ASSIGNS, FOR INGRESS AND EGRESS TO AND FROM HIS PROPERTY.

5214775
12 MARCH 93 04:41 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

ORDER NO. 112058

BK6637PG2786

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: 4748 So. Highland Drive
Address:
Salt LakeCity, Utah 84117

5214176
19 MARCH 92 10:03 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

C 11 2091

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

Loan No. 6-901494-05

THIS DEED OF TRUST is between GEORGE J. POULOS and NEDRA POULOS, his wife, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2509 Lincoln Lane (Street) Salt LakeCity (City) Utah (State) 84123 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 139, SUNNYSIDE HEIGHTS, according to the official plat thereof, on file and of record in the Salt LakeCounty Recorder's office.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other chargen provided therein; and/or

$25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6423PG1690
BK6637PG2787

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

16-17-22

LOAN#6-901495-03

5214545
12 MARCH 92 02:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY UTAH
ASSOCIATED TITLE
REC'D BY: REBECCA GRAY , DEPUTY

C 112175

5214545

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN S. STASCO AND LAURIE BUTTERFIELD STASCO, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1319 EAST 1700 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84105 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

COMMENCING 117 FEET EAST OF THE SOUTHWEST CORNER OF LOT 11, WILLIAMS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, AND RUNNING THENCE EAST 40 FEET; THENCE NORTH 115 FEET; THENCE WEST 40 FEET; THENCE SOUTH 115 FEET TO THE POINT OF COMMENCEMENT.

TOGETHER WITH 1/2 OF THE VACATED ALLEY ADJACENT ON THE EAST.

16-17-282-004

BK6637PG2788

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6423PG2346

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901499-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5936208

THIS DEED OF TRUST is between LYMAN A. LITTLEFIELD and MARGARET LITTLEFIELD, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which referred to joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3623 East Avondale Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

F-15130 22-25-354-020

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 145, SHERWOOD HILLS NO. 1, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2789

Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

22-10-411

(10)

LOAN # 6-901131-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5312202

THIS DEED OF TRUST is between KENNETH W. DUKE AND KEN R. DUKE, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

5061 South Cottonwood Lane, (Street) Salt Lake City, (City) Utah (State) 84117 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6502PG0425

BK6637PG2790

EXHIBIT "A"
Order No. 42000

PARCEL 1:
COMMENCING at a point 383.1 feet South and 1128 feet West and North 61°15' West 492.3 feet from the quarter Section corner between Sections 10 and 11, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 61°15' West 202.9 feet; thence South 27°0' West 226 feet; thence North 66°17' West 132.2 feet; thence South 20°47' West 75 feet; thence South 66°17' East 124 feet; thence North 20°47' East 33.1 feet; thence South 66°17' East 230.5 feet; thence North 20°47' East 241.9 feet to BEGINNING.

EXCEPTING therefrom the following described property;

BEGINNING at a point 383.1 feet South and 1128 feet West and North 61°15' West 561.94 feet from the East quarter corner of Section 10, Township 2 South, Range 1 East, Salt Lake Base and Meridian, said point of beginning, being the Southeast corner of the land as so conveyed by Ben H. Slothower, et ux, by deed recorded March 9, 1959, as Entry No. 1640816, in Book 1593, at Page 213 of official records; and running thence North 61°15' West 133.26 feet to the most Northwesterly corner of the land as so conveyed to Cecil Baltzar Jacobson, et ux, by deed recorded June 6, 1947, as Entry No. 1084516, in Book 541, at Page 356 of official records; thence South 27° West 137.0 feet; thence South 61°54' East 133.26 feet; thence North 27° East 135.5 feet to the point of BEGINNING.

PARCEL 2:
ALSO, BEGINNING at a point 383.1 feet South and 1128.00 feet West, and North 61°15' West 492.3 feet and South 20°47' West 241.9 feet and North 66°17' West 150.5 feet from the quarter section corner between Sections 10 and 11, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 88°15' West 88.31 feet; thence North 27° East 33.1 feet; thence South 66°17' East 80.0 feet to the point of beginning.

******

5312202
17 AUGUST 91 0810? AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: VALERIE ASHBY , DEPUTY

BK6502PG0432

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2791

5007405

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

22-3-42
22-11-11

LOAN # 6-901118-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROSS A. VAN VRANKEN, JR. AND CAROL P. VAN VRANKEN, husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2752 East Kelly Lane, (Street) Salt Lake City, Utah (City) (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

5007405

SEE EXHIBIT "A" ATTACHED

5007405
DUPLICATE RECEIPT
5007405
31 DECEMBER 90 03:03 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
METRO NATIONAL TITLE
REC BY: EVELYN FROGGET , DEPUTY
10.50

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6279PG1857 BK6637PG2792

EXHIBIT "A"

ALL OF LOT 15, CALLISTER SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, STATE OF UTAH.

ALSO: BEGINNING AT THE SOUTHEAST CORNER OF LOT 14, CALLISTER SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, AND RUNNING THENCE NORTH 64°00'43" WEST 213.31 FEET; THENCE NORTHEASTERLY ON A 37.50 FOOT RADIUS CURVE TO THE LEFT, CHORD BEARS NORTH 24°27'33" EAST 2.00 FEET, A DISTANCE OF 2.00 FEET; THENCE SOUTH 64°00'43" EAST 208.88 FEET; THENCE SOUTH 40°00' EAST 4.91 FEET TO THE POINT OF BEGINNING.

22-11-102-027

BK6279P61860 37961857

BK6637P62793

...liens that are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

093937

4940951
16 JULY 90 10:14 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4940951

DEED OF TRUST

LOAN # 0-901022-03

THIS DEED OF TRUST is made this 13th day of JULY, 19 90, among the Trustor, Gerald H. PETERSON and JEANINE C. PETERSON, his wife, as joint tenants, with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BANK

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

22-02-156-014

ALL OF LOT 20, BALLARD SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of 2858 Hermosa Way (Street), Salt Lake City (City),
Utah 84124 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 30,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6236PG2652
BK6637PG2794

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C93938

16-D 11 4940521
13 JULY 90 12:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4940521

LOAN # 6-001023-01

DEED OF TRUST

THIS DEED OF TRUST is made this 12th day of July, 19 90 among the Trustor, Joanlene O. Sanone, a single woman (herein "Borrower"), FIRST FEDERAL SAVINGS BANK ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERALSAVINGS BANK~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

16-17-106-007 Plat 9

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follow ing described property located in the County of Salt Lake, State of Utah:

BEGINNING 354.75 FEET EAST FROM THE SOUTHWEST CORNER OF LOT 9, block 15, FIVE ACRE PLAT "A" BIG FIELD SURVEY, AND RUNNING THENCE NORTH 111.25 FEET; THENCE EAST 41.25 FEET; THENCE SOUTH 111.25 FEET; THENCE WEST 41.25 FEET TO THE POINT OF BEGINNING.

which has the address of 740 Harrison Avenue [Street] Salt Lake City [City]

Utah 84105 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK 6236 PG 1060
BK 6637 PG 2795

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C93943

4940522
13 JULY 90 12:01 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4940522

Loan # 6-901024-00

DEED OF TRUST

THIS DEED OF TRUST is made this 12th day of July, 19 90, among the Trustor, Gudrun B. La Jeunesse, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS BANK AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

16-33-327-034

ALL OF LOT 32 AND THE WEST 4 FEET OF LOT 31, BLOCK "E", COUNTRY CLUB HEIGHTS PLAT "A" ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

which has the address of 2539 Elm Avenue (Street), Salt Lake City, (City)
Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6236PG1064
BK6637PG2796

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

C93885

4940906
13 JULY 90 04:49 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4940906

DEED OF TRUST

Loan # 6-901025-08

THIS DEED OF TRUST is made this 13th day of July, 19 90, among the Trustor, Thomas Elliot Abbott and Pam Abbott, his wife in joint tenancy with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ BANK of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL ~~SAVINGS BANK~~ SAVINGS ~~and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

LOT 26, HILLSBOROUGH ESTATES NO. 3 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of 8126 Stonehill Lane (Street) Salt Lake City (City)

Utah 84121 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 50,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6236PG2550
BK6637PG2797

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4943087
19 JULY 90 04:39 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
FEE $10.00 BY CORPORATE WEST , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan # 6-901027-04

4943087

DEED OF TRUST

THIS DEED OF TRUST is made this 18th day of July, 19 90, among the Trustor, Janice Treal (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BANK BANK

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 113, LAKEWOOD SUBDIVISION, according to the official plat thereof, recorded in Book P of Plats at Page 18, records of Salt Lake County, Utah.

22-16-127-006

which has the address of 1550 East Lakewood DR [Street] Salt Lake City [City]

Utah 84117 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

C.T. 91,144

BK6637PG2798

BK6238PG0795

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84012~~

Loan # 6-901030-03

527314

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between McCown E. Hunt Jr. and Dianne L. Hunt, his wife as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2470 Cardinal Way, (Street) Salt Lake City, (City) Utah (State) 84102 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 402, RIVERA HEIGHTS NO. 4 SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of Salt lake County.

Rivera Hgts 4 ~ 22-67-054-007

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2799

9-32-131

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 South
Salt Lake City, Ut 84102

Loan # 6-901293-01

5123183

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PETER B. ATHERTON AND JUDITH S. H. ATHERTON, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

778 East 11th Avenue, (Street) Salt Lake City, Utah (City) (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

09-32-131-003 Lot 4

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Commencing at the Northwest corner of Lot 4, Block 142, Plat "D", Salt Lake City Survey; thence East 5 rods; thence South 10 rods; thence West 5 rods; thence North 10 rods to the point of beginning.

5123183
09 SEPTEMBER 91 11:08 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6354PG0433
BK6637PG2800

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: OLMSTEAD
Address: 4748 S. HIGHLAND DR.
SLC, UT 84117

5123628
09 SEPTEMBER 94 04:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

5109609
5123628

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HARRY S. NEWMAN and GAYLA A. NEWMAN, husband and wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4103 EAST CANYON VIEW PLACE	SANDY	UTAH	84092
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

23-12-251-023

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Lot 33, GLACIO PARK, according to the official plat thereof, recorded in Book 80-1 of Plats at Page 6, records of Salt Lake County, Utah.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6354PG1435
BK6637PG2801

FA99518

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S. HIGHLAND DR.
SLC, UT 84117

5122518
06 SEPTEMBER 94 11:18 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BENION D. WELSH and DEBRA W. WELSH, husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

9364 S. SUNSET RIDGE CIRCLE (Street) SANDY, (City) UTAH (State) 84092 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Lot 8, SUNSET RIDGE, according to the official plat thereof, recorded in Book 88-10 of Plats at Page 99, records of Salt Lake County, Utah.

18-02-376-005

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2802
BK6353PG2054

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901297-04

5123146

22-27-353-014

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Robert A. Sokol and Diane D. Sokol, husband and wife as joint tenants with full rights of survivorship, and not as tenants in common., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2516 Campus Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trusten, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 625, RIVIERA HEIGHTS NO. 6, according to the official plat thereof on file and of record in the Salt Lake Cotunty Recorder's Office.

5123146
09-DEPTCHRED 21 10:19 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein: and/or

   $ 11,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2803

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, UT 84102

Loan # 6-901301-00

5125298

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between TIMOTHY NOBLE WALLER, a married man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

9343 South Redhaven Drive, Sandy, Utah 84070
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 3, PEACH BLOSSOM ESTATES NO. 1, according to the official plat thereof, filed in Book "KK" of Plats at Page 67 of the Official Records of the Salt Lake County Recorder.

5125298
12 SEPTEMBER 91 01:49 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

15-05-380-017

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 13,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6355PG1500

BK6637PG2804

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S. HIGHLAND DR
SLC, UT 84117

5126570

LOAN #6-901304-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID LEE MOORE AND LYNDA F. MOORE, husband and wife, as joint tenants, with full rights of survivorship as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1369 EAST RAINSBOROUGH ROAD (Street) SALT LAKE CITY (City) UTAH (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 8, WOODSTOCK VILLAGE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "77-2" OF PLATS AT PAGE 54 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

5126570
16 SEPTEMBER 91 03:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2805

BK6356PG1291

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SALT LAKE CITY UT 84117

5127106

LOAN #6-901303-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GARY W. DELAND AND KATHLEEN P. DELAND, husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2596 EAST OAKCREEK CIRCLE (Street) SANDY (City) UTAH (State) 84093 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, State of Utah, and described as follows, to-wit:

LOT 48, OAK CREEK ESTATES NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

22-34-282-014

5127106
17 SEPTEMBER 91 02:13 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: SHARON WEST , DEPUTY

13779

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2806

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6356PG2345

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

#2

Loan # 6-901305-03

5126009

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DONETTA J. MADSEN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2975 West 2995 South, (Street) West Valley City, (City) Utah (State) 84119 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 80, HILLSDALE SUBDIVISION NO. 6, according to the official plat thereof, recorded in the office of County Recorder of Salt Lake County Utah.

5126009
13 SEPTEMBER 91 04:30 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: SHARON WEST , DEPUTY

15-28-156-009

900

5126009

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said propert,, together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and n part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5126009

0088E1

BK6637PG2807

BK6356PG0056

5135181

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S. HIGHLAND DR
SLC UT 84117

LOAN #6-901307-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL R. FERGUSON AND ELVERNON FERGUSON, HIS FATHER AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1646 WEST ALLEGHENY DRIVE (Street) TAYLORSVILLE, (City) UTAH (State) 84123 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, State of Utah, and described as follows, to-wit:

LOT 38, BROOK SHIRE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 74-12 OF PLATS AT PAGE 173, RECORDS OF SALT LAKE COUNTY, UTAH.

15-22-251-002

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

GT-98746

BK6362PG1586

BK6637PG2808

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S. HIGHLAND DR
SLC UT 84117

8-96-223

LOAN #6-901308-08

5128955
20 SEPTEMBER 91 02:58 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: KARMA BLANCHARD , DEPUTY

Karma Blanchard

5128955

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID MARK DOMAN AND JANE ALLEN, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

390 NORTH QUINCE STREET (Street) SALT LAKE CITY (City) UTAH (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Ex #4

BEGINNING AT THE NORTHEAST CORNER OF LOT 4, BLOCK 16, PLAT "E", SALT LAKE CITY SURVEY, AND RUNNING THENCE WEST TO THE NORTHWEST CORNER OF SAID LOT; THENCE SOUTH 5 RODS; THENCE DUE EAST TO A POINT ON THE EAST LINE OF SAID LOT; THENCE NORTHWESTERLY ALONG EAST LINE OF SAID LOT TO PLACE OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then

BK6637PG2809

BK6358PG0

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901311-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5128991

18-17-108-008

THIS DEED OF TRUST is between ALMA BOYD JENSEN AND JOY S. JENSEN, his wife as joint tenants with full rights of survivorship and not as tenants in common, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

828 E. Hibiscus Avenue,	Sandy, Utah		84094
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 64, WHITE CITY NO. 8, according to the official plat thereof.

KNOWN AS: 828 E. Hibiscus Avenue, Sandy, Utah 84094

5128991
20 SEPTEMBER 91 03:17 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6358PG0292
BK6637PG2810

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL SAVINGS BANK
Address: 4748 S. HIGHLAND DR.
SLC, UT 84117

5133848
01 OCTOBER 91 10:51 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5133848

THIS DEED OF TRUST is between George A. Devault Jr. and Marilyn Gay Devault, husband and wife as joint tenants as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8071 South Mountain Oaks Circle (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 7, Mclain's Mountain Subdivision, according to the official plat thereof.

FIRST AMERICAN TITLE No. 27410

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $17,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2811

BK6361PG1631

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC UT 84117

5136361

LOAN #6-901322-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JEFF W. THOMPSON AND PAMELA M. THOMPSON, HUSBAND AND WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7324 SOUTH 1600 EAST (Street) SALT LAKE CITY (City) UTAH (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

22-22-176-030

LOT 13, PHOENICIAN GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5136361
07 OCTOBER 91 12:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6363PG1081
BK6637PG2812

5140546

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UT 84117

#6-901329-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVE RUFENER AND DENISE M. RUFENER, HUSBAND AND WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4197 SOUTH DIANA WAY (Street) SALT LAKE CITY (City) UTAH (State) 84124 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 156, MOUNT OLYMPUS ACRES ADDITION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF.

5140546
16 OCTOBER 91 10:10 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest,estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6366PG0115
BK6637PG2813

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC UT 84117

22-10-22
5143230
22 OCTOBER 94 02:33 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DIANE KILPACK , DEPUTY

5143230

FIRST AMERICAN TITLE
No. 27391

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RUTH JEAN SMITH, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

(4833 Wren Hollow Circle	Salt Lake City	Utah	84117)
2697 EAST WREN ROAD	SALT LAKE CITY	UTAH	84117
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING at a point which is 1.011 feet South 81 deg 27'30" West and 112.36 feet North from the Southeast corner of the Wren Hollow Subdivision, according to the official plat therof on file and of record in the Salt Lake County Recorder's Office; thence North 56.05 feet to a point on a 40 foot radius curve whose center bears West; thence Northwesterly along said curve 31.42 feet (a central angle of 45 deg); thence North 45 deg East 17.98 feet; thence North 6.68 feet; thence East 89.00 feet; thence South 103.73 feet; thence West 90.00 feet to the point of BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 12,000.00 Créditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637P62814

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4746 S HIGHLAND DR
SLC, UT 84117

5144294
29 OCTOBER 91 03:08 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

5144294

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between NANCY Y. TAKAGI, a woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

232 E. Marla Way	Midvale	Utah	84047
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 605 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 412, WANDA KAY ESTATES NO. 4, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

22-30-150-032

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6370PG1322
BK6637PG2815

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901396-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5470816

92-24-153-002

THIS DEED OF TRUST is between RAYMOND P. L. CANNEFAX AND DEBRA G. CANNEFAX, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6458 So. Canyon Cove Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trusten, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 241, CANYON COVE NO. 2, according to the Official Plat thereof, on file and of record in the office of the Salt Lake County Recorder.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6388PG1938 BK6637PG2816

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC UT 84117

5168291
16 DECEMBER 94 03:00 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY
#6-901399-03

107977

5168291

28-10-126-020

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROY G. RYDMAN AND KATHY M. RYDMAN, HIS WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 9561 SOUTH BUTTONWOOD DRIVE City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 43, RAINTREE VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE S... LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2817

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 40,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2211

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 506 E. 200 So.
Salt Lake City, Ut 84102

LOAN # G-901404-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

21-01-433-042 54711145

THIS DEED OF TRUST is between MARVIN C. KIMBALL, a married man as his sole and separate property, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6954 South 2350 West, West Jordan, Utah 84084
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

All of Lot 8, HARVEST ESTATES SUBDIVISION NO. 2, according to the official plat thereof, in the office of the Salt Lake County Recorder.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6389PG1092
BK6637PG2818

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901405-06

5472600

16-14-301-015

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JAMES A. CARLSON AND NICOLE GUILLEMENT, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1720 Oak Springs Drive, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

The South Half of Lot 6, OAK SPRINGS SUBDIVISION, according to the official plat thereof, recorded in Book "FF" of Plats at Page 54, records of Salt Lake County, Utah, as determined by a line running through the party wall of the existing building to the East and West boundaries of Lot 6.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6391PG0296 BK6637PG2819

TERRY M. BORMAN AND CAROL E. BORMAN

ENT#5360770
BK 6543
PAGE 2855

LEGAL:

BEGINNING AT A POINT 484.75 FEET EAST OF THE NORTHWEST CORNER OF LOT 3, BLOCK 17-A, FIVE ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 173.25 FEET TO THE NORTH LINE OF LAIRD AVENUE; THENCE EAST 82.5 FEET; THENCE NORTH 173.25 FEET; THENCE WEST 82.5 FEET TO THE POINT OF BEGINNING.

COUNTY: SALT LAKE

DAVID L. EARLE, JR. AND L. ORLENE EARLE

ENT# 5135026
BK 6362
PG 1233

LEGAL:

LOT 39, BONANZA ACRES NO. 4, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

COUNTY: SALT LAKE

BK6637PG2621

LULA M. SMITH AND SHIRLEY LOU SMITH

ENT# 5114664
BK 6348
PAGE 862

LEGAL:
BEGINNING 72.55 FEET SOUTH OF THE NORTHEAST CORNER OF LOT 15, BLOCK 2, FIVE ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 46 FEET; THENCE WEST 130 FEET; THENCE NORTH 46 FEET; THENCE EAST 130 FEET TO THE PLACE OF BEGINNING.

COUNTY: SALT LAKE

BK6637PG2822

DONOVAN F. SYMONDS

ENT# 5376986
BK 6558
PAGE 1309

COUNTY: SALT LAKE

LEGAL:

Lot 31, MILLBROOK SUBDIVISION, according to the official plat thereof, filed in Book "I" of Plats at Page 74 of the Official Records of the Salt Lake County Recorder.

Less and Excepting therefrom that portion of the above described property conveyed to Salt Lake County, a body politic, by Quit Claim Deed, recorded June 27, 1962 as Entry No. 1854082, in Book 1936, at Page 602 of the Official Records and being more particularly described as follows:

BEGINNING at the Northwest Corner of Lot 31, MILLBROOK SUBDIVISION, which is a subdivision of a part of the North 1/2 of Section 33, Township 1 South, Range 1 East, Salt Lake Base and Meridian, thence South 11° 53' West 5.15 feet along the Westerly boundary of said Lot 31, thence continuing along the Westerly boundary of said Lot 31, Southwesterly and Southeasterly 133.73 feet on a 95.00 foot radius curve to the left the center of which bears South 78°07' East 95.00 feet from the beginning of this course; thence 13.19 feet Northwesterly along a 148.71 foot radius curve to the left, the center of which bears South 61°07'57" West 148.71 feet from the beginning of this course; thence North 33°57' West 37.30 feet to a point of curve; thence Northwesterly 49.60 feet along a 120.50 foot radius curve to the right; thence North 11°50' West 26.16 feet to a point on the Northerly boundary of said Lot 31; thence West 5.42 feet to the point of BEGINNING.

+

BK6637PG2823

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901342-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL G. KOETTER AND DIANE M. KOETTER, HIS WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

316 E. Brahma Drive, Murray, Utah 84107
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 5, BRAHMAN VALLEY SUBDIVISION NO. 1, according to the official plat thereof, recorded in the office of the County Recorder, Salt Lake County, Utah.

22-18-126-005

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6372PG2738
BK6637PG2824

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

LOAN # 6-901343-02

5150192

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LINDA K. TWEDE, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2653 East Craig Drive, Salt Lake City, Ut 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

√West 75 feet of Lot 3, CAMBROSE ~~SUBDIVISION~~ SUBDIVISION, according to the official plat thereof.

16-34-280-016

138327

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

~~BK6374PG1863~~
BK6637PG2825

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY UT 84117

C 110897

5199589
14 FEBRUARY 92 04141 PM
KATIE L DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REQ BY: DIANE KILPACK , DEPUTY
LOAN #6-901468-09

5199589

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RALPH R. TATE, JR. AND SUSAN B. TATE, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2443 EAST BRIARCREEK CIRCLE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

22-03-426-004

LOT 4 BRIARCREEK ESTATES PHASE II, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2826

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 100,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6411PG0994

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901471-08

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5210195

THIS DEED OF TRUST is between David A. Petersen & Teri Lynn Petersen, husband & wife as joint tenants, with full rights of survivorship., as the Trustor, (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

2955 East St. Mary's Way,	Salt Lake City, Utah		84108
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 21 OAK HILLS PLAT "E", according to the official plat thereof, filed in Book "O" of Plats at Page 99 of the Official Records of the Salt Lake County Recorder.

16-11-353-021

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6420PG1633

BK6637PG2827

5202117

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84012~~

LAON # 6-901472-06

C 111186

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM P. NASH AND JEAN E. NASH, his wife, as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2715 East Eagle Way, (Street) Salt Lake City, (City) Utah (State) 84108 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-14-105-020

ALL OF LOT 14, INDIAN HILLS PLAT "D", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6413PG0362
BK6637PG2828

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UT 84117

LOAN #6-901368-06

5158509

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between NANCY MILNE WILKS, A WOMAN,
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2670 EAST TOWNE DRIVE
City: SALT LAKE CITY State: UTAH Zip: 84121
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 212, TOWNE & COUNTRY VILLAGE NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

BK6637PG2829

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG0251

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901361-09

5157140

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID LYNN SCOTT AND LORI KAY SCOTT, husband and wife as joint tenants with full rights of survivorship "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1529 East 3150 South, Salt Lake City, Utah 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 322, MOUNTAIR ACRES ADDITION NO. 7, according to the official plat thereof, filed in Book "K" of Plats at Page 12 of the Official Records of the Salt Lake County Recorder.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6378PG359
BK6637PG2830

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901360-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DONALD A. ROBBINS AND MARILYN A. ROBBINS, his wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4308 So. Rowland Drive, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 10, KNIGHT SUBDIVISION, according to the official plat filed in Book "P" of Plats at Page 93, records of Salt Lake County, Utah

22-03-276-016

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2831

BK6377PG1069

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4927334
11 JUNE 90 01:24 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

LOAN # 6-901002-09

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOICATION

4927334

THIS DEED OF TRUST is made this 6th day of June, 19 90 among the Trustor, LAWRENCE R. BARDWELL AND ANN BARDWELL, HUSBAND AND WIFE, AS JOINT TENANTS (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

08-36-232-032

BOOK 27

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follow ing described property located in the County of SALT LAKE, State of Utah:

Beginning at the Southeast corner of Lot 1, Block 26, Plat "E", Salt Lake City SURVEY, and running thence North 31°29'29" West 106.57 feet, thence North 89°48'29" West 3 rods, thence South 31°29'29" East 106.57 feet; thence East 3 rods to the place of BEGINNING.

which has the address of 110 West Girard Ave (Street) Salt Lake City, (City)

Ut. 84103 (State and Zip Code) (herein "Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure To Lender payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2832

GT 90451

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4928014

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

LOAN # 6-901007-01

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

THIS DEED OF TRUST is made this 8th day of June, 19 90 among the Trustor, Bertha Joan Naylor Roberts, a married woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

21-36-433-010

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 38, COPPER VIEW HEIGHTS SUBDIVISION NO. 2, according to the official plat thereof, recorded in Book Z of Plats at Page 42, records of Salt Lake County, Utah

1000

4928014
12 JUNE 90 04:32 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 530 Wood St [Street] Midvale [City]

Utah 84047 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2833

BK6228PG0527

GKL.5/25

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C02992

4929148
15 JUNE 90 09:35 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

TRUST # 6-901008-00

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

THIS DEED OF TRUST is made this 14th day of June 19 90 among the Trustor, Clair Torval Wilde and Jeanette Wilde, husband and wife as joint Tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 272, MORTON MEADOWS PLAT "J", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

08-34-179-003

which has the address of 1791 West Jennifer Way, (Street) Salt Lake City, (City)
Utah 84116 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2834

BK6228PG2850

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

092930

4928796

4928796
14 JUNE 90 12:28 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN # 6-9010090-08

DEED OF TRUST

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

THIS DEED OF TRUST is made this 12th day of June, 19 90 among the Trustor, JEFF R. PACE AND PAMELA P. PACE, husband and wife as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

THE SOUTHERLY 2 FEET OF LOT 4, PARALLEL TO THE SOUTHERLY LINE OF SAID LOT 4, ALL OF LOT 5, EXCEPTING THEREFROM THE SOUTHERLY 6 FEET, PARALLEL TO THE SOUTHERLY LINE OF SAID LOT 5, HILTON VILLA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

22-17-457-006

which has the address of 6153 SOUTH VINECREST DRIVE, (Street) SALT LAKE CITY (City)

UTAH 84121 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2835

BK6228PG2055

4944636

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4928210
13 JUNE 90 11:09 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

FIRST FEDERAL SAVINGS BANK former known as First Federal Savings & Loan Association of Salt Lake City

DEED OF TRUST

4928210

THIS DEED OF TRUST is made this 12th day of June, 19 90, among the Trustor, Kathleen R. Rice (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Block A,
All of Lot 5, GILMER PARK AMENDED PLAT, according to the official plat thereof, on file in the office of the Salt Lake County Recorder.

16-08-258-027

** Recorded to correct legal description

4944636
25 JULY 90 03:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

which has the address of 1151 E. Michigan avenue [Street] Salt Lake City [City]
Utah 84105 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2836

BK6239PG0943

BK6228PG0954

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C8371

4936334

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN # 0-901014-03

DEED OF TRUST

THIS DEED OF TRUST is made this 29th day of JUNE, 19 90, among the Trustor, DEAN K. CHRISTENSEN AND LILLIAN B. CHRISTENSEN, his wife, as joint tenants with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS BANK AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

28-10-276-004

LOT 12, MONTE BELLO ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

4936334
02 JULY 90 04:49 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

which has the address of 2558 East Monte Bello Drive, (Street) Sandy, Utah 84092 (City)
(herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 25,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5233PG2164
BK6637PG2837

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C93740

493216
05 JULY 90 12:18 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of JULY, 19 90 among the Trustor, DAVID REES (herein "Borrower"), FIRST FEDERAL SAVINGS BANK ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

COMMENCING 635.8 feet West of the Southeast corner of Northwest quarter of Section 10, Township 2 South, Range 1 West, Salt Lake Meridian, and running thence West 200 feet; thence North 200 feet; thence East 200 feet; thence South 200 feet to the place of beginning.

which has the address of 1800 West 5000 South (Street), Salt Lake City, (City),
Utah (State) 84118 (Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 18,000 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK 6637 PG 2838

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4606163
05 APRIL 88 02:36 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JODD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4606163

K-3

DEED OF TRUST

THIS DEED OF TRUST is made this 31st day of March, 19 88, among the Trustor, Thomas J. Turner and Gloria J. Turner, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 120, KASHMIR AMENDED AND EXTENDED, according to the official plat thereof, filed in Book "LL" of Plats, at Page 80 of the Official Records of the Salt Lake County Recorder.

which has the address of 5607 Diane Circle [Street], Murray [City],
Utah 84107 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 31, 1988 (herein "Note"), in the principal sum of FIFTEEN THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2839

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4932362
22 JUNE 90 04:31 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

Loan # 6-900876-04

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

THIS DEED OF TRUST is made this 15th day of JUNE, 19 90 among the Trustor, GUY R. TOOMBES AND MARCHA C. TOOMBES (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Unit 503, in the DONNER PLACE CONDOMINIUM Project as established and identified in the Declaration and Map of said condominium project recorded in the office of the County Recorder for Salt Lake County, State of Utah, together with a 3.0 percent undivided interest in the common areas as the same are established and identified in said Declaration and Map.

16-11-256-020

which has the address of 910 S. Donner Way #503 (Street) Salt Lake City (City)

Utah (State) 84108 (Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_X_ $ 12,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637P2840
BK6239PG2954

29 25 1E

4878245
26 JANUARY 90 02:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS
& LOAN ASSOCIATION
P. O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE.

4878245

FIRST FEDERAL SAVINGS
DEED OF TRUST NON-ASSUMPTION AGREEMENT

WHEREAS, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION (hereinafter designated FIRST FEDERAL) is lending the sum of EIGHTY THOUSAND and no/100s----- to the undersigned and to evidence their obligation to repay said sums unto FIRST FEDERAL, the undersigned are executing and delivering unto FIRST FEDERAL their promissory note bearing date of January 22, 1990, in said principal amount and in order to secure the payment of the indebtedness evidenced by said promissory note, the undersigned are executing and delivering unto FIRST FEDERAL a deed of trust upon certain real property situate in Salt Lake County, Utah, described as follows:

SEE EXHIBIT "A" ATTACHED

known as: 1335 Milne Lane, Midvale, Utah 84047

and

WHEREAS, FIRST FEDERAL is lending said sum of money unto the undersigned not only upon the security of said deed of trust, but also upon other consideration as hereinafter set forth.

NOW, THEREFORE, in consideration of the premises and as an essential and integral part of the transaction evidenced by said promissory note and deed of trust, the undersigned, jointly and severally, agree.

If all or any part of the property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable.

DATED at Salt Lake City, Utah this 22nd day of January, 19 90.

ROBERT A. DYKMAN

CLAUDIA S. DYKMAN

STATE OF UTAH)
) ss.
COUNTY OF SALT LAKE)

On the 22nd day of January, 1990, before me, a Notary Public in and for said State, personally appeared ROBERT A. DYKMAN and CLAUDIA S. DYKMAN, the signers of the above instrument, who acknowledged to me that THEY executed the same.

Louise A. O'Connor

Notary Public for Utah
Residing at Salt Lake City, Utah
Commission Expires 1/13/93

FFS-170

BOOK 6193 PAGE 2041

BK6637PG2841

EXHIBIT "A"

Beginning at a point which is 84.12 feet South and 351.10 feet East from the East ¼ corner of Section 29, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 15°00' East 169.80 feet; thence South 74°50' East 134.74 feet; thence South 15°00' West 136.85 feet; thence Westerly along the arc of a curve to the left (radius 275.00 feet, bearing South 11°00' West) 52.80 feet; thence West 85.66 feet to the point of beginning.

ALSO: A 30 foot right of way 15 feet in each side of the following described centerline: Beginning at a point which is 86.58 feet South and 191.81 feet East from the Southeast corner of the Northeast ¼ of Section 29, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence Easterly along the arc of a curve to the left (radius 100.00 feet, bearing North 29° East) 50.62 feet; thence East 196.47 feet; thence Easterly along the arc of a curve to the right (radius 260.00 feet, bearing South) 136.14 feet; thence South 60° East 135.37 feet; thence Southerly along the arc of a curve to the right (radius 90.00 feet, bearing South 30° West) 94.25 feet; thence South 125 feet, more or less, to the centerline of Little Cottonwood Creek.

* * *

BK6637PG2842

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4614238
22 APRIL 88 11:01 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: MARSHA WILLIAMS , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4614238

W-176

DEED OF TRUST

THIS DEED OF TRUST is made this 18th day of April, 19 88, among the Trustor, Dale Christiansen and Pauline Christiansen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 2, WILLOW CREEK NO. 6, SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of said County.

which has the address of 8685 Mt. Majestic Road (Street), Sandy (City),
Utah (State and Zip Code) 84092 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 18,1988 (herein "Note"), in the principal sum of TWENTY FIVE THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UTAH—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

BOOK 6022 PAGE 1580

BK6637PG2843

Notary Public for Utah
Residing at Salt Lake City, Utah
Commission Expires 7-11-88

FFG-170

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4209723

DEED OF TRUST

THIS DEED OF TRUST is made this 28th day of February, 19 86, among the Trustor, Frederic C. Larsen and Margaret A. Larsen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 408, RIVIERA HEIGHTS NO. 4 SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

Known as: 7220 Cypress Way, Salt Lake City, Utah 84121

which has the address of 7220 Cypress Way (Street), Salt Lake City (City),
Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 26, 1986 (herein "Note"), in the principal sum of TWENTY FIVE THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's Interest in the Property.

BK6637PG2844

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~41-82393~~

DEED OF TRUST

THIS DEED OF TRUST is made this 23rd day of December, 19 85, among the Trustor, Stephen L. Gibson and Jennie L. Gibson, his wife-- (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 2, MURRAY MEADOWS, PLAT "A", according to the official plat thereof recorded in the office of the Salt Lake County Recorder.

Dec 30 10 58 AM '85
SALT LAKE COUNTY, UTAH
SCOTT DOCKSTADER
RECORDER
SALT LAKE TITLE CO.
REF

which has the address of 4866 Meadow Road (Street), Murray (City),
Utah 84107 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 23, 1985 (herein "Note"), in the principal sum of TEN THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

~~5722 PAGE 1052~~

BK6637PG2645

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4439403

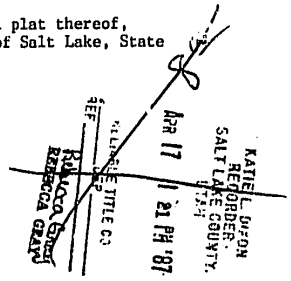
DEED OF TRUST

THIS DEED OF TRUST is made this 13th day of April, 19 87, among the Trustor, Richard J. Mullen and Linda R. Mullen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 202, OAKCLIFF PARK NO. 2, according to the official plat thereof, recorded in the office of the County Recorder, County of Salt Lake, State of Utah.

Known As: 4739 Fairfield Road. SLC,Utah 84124



which has the address of 4739 Fairfield Road (Street) Salt Lake City, (City)
Utah 84124 (herein "Property Address");
(State and Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 13, 1987 (herein "Note"), in the principal sum of ***EIGHTEEN THOUSAND DOLLARS & 00/100**** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ----------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5805 PG 548

BK6637PG2846

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

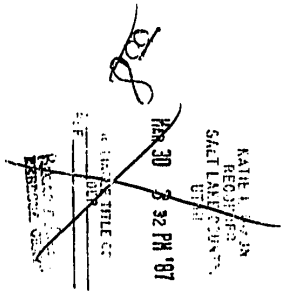
~~4427009~~

DEED OF TRUST

THIS DEED OF TRUST is made this 24th day of March, 19 87, among the Trustor, Richard C. Coffman and Jean T. Coffman, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 351, QUAIL VALLEY NO. 3, SUBDIVISION, a a subdivision according to the official plat thereof.



which has the address of 8698 South Brian Head Circle [Street], Sandy [City], Utah 84070 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 24, 1987 (herein "Note"), in the principal sum of ***TWENTY FIVE THOUSAND DOLLARS & 00/100*** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ----------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2847

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

22
33
42

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

~~4-10790~~

THIS DEED OF TRUST is made this 20th day of February, 19 87, among the Trustor, Gerald Lee Knight and Sally Jean Knight (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 25,of WILLOW CREEK TERRACE #1, a subdivision of part of Section 33, Township 2, South, Range 1 EAst, Salt Lake Base and Meridian, as recorded in the office of the Salt Lake County Recorder.

Excepting Therefrom the following: Beginning at THE Eastern most corner of lot 24, of WILLOW CREEK TERRACE #1, and running thence North 33°01'37" East 6.00 feet; thence 49°27'58" West 99.43 feet; thence on a concave curve to the left with a radius of 55.0 feet and a arc length of 1.41 feet; thence South 48°00'00" feet to the point of beginning

which has the address of 1914 Rio Way [Street], Sandy [City],
Utah 84070 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 20th, 1987 (herein "Note"), in the principal sum of ***TEN THOUSAND DOLLARS & 00/100*** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5882 PAGE 378

BK6637PG2848

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

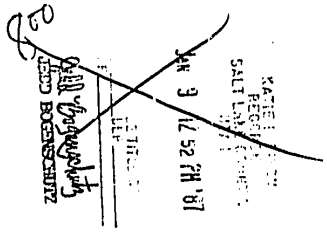
~~4381997~~

DEED OF TRUST

THIS DEED OF TRUST is made this 5th day of January, 1987, among the Trustor, **John G. Larsen & Donna F. Larsen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

LOT 5, SUNNY VALE HEIGHTS NO. 7, according to the official plat thereof.



which has the address of 3814 S. 4610 W. (Street) West Valley City (City),
Utah 84120 (herein "Property Address");
(State and Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated 1-5-87, (herein "Note"), in the principal sum of ***Six Thousand Dollars & 00/100**** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5869PG2055

BK6637PG2849

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4362578~~

DEED OF TRUST

THIS DEED OF TRUST is made this 5th day of December, 19 86, among the Trustor, Vaner Dudge Wilson and Patricia Maureen Wilson, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 1, Poll Acres Subdivision

Dec 9 10 53 AM '86
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY, UTAH
Rebecca Gray
REBECCA GRAY

which has the address of 3710 Gilroy Road [Street], Salt Lake City [City], Utah 84109 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 5, 1986 (herein "Note"), in the principal sum of ONE HUNDRED THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

~~BOOK 5811 PAGE 1650~~

BK6637PG2850

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4354660~~ DEED OF TRUST

THIS DEED OF TRUST is made this 19th day of November, 19 86, among the Trustor, Gary D. Jensen and Judith H. Jensen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 7, NORTH SHADOW MOUNTAIN ESTATES, a subdivision the plat of which is recorded in Book 74-6, at page 95, records of Salt Lake County, Utah.

Situate in Salt Lake County, State of Utah.

$80

RECORDED
INDEXED
ABSTRACTED

TITLE CO.
SEC.

Nov 24 10 55 AM '86

KATIE L. DIXON
RECORDER
SALT LAKE COUNTY,
UTAH

10-73

which has the address of 2891 Valley View Avenue, Salt Lake City,
[Street] [City]
Utah 84117 (herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 19, 1986, (herein "Note"), in the principal sum of FORTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

BOOK 5848 PAGE 2663

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2851

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

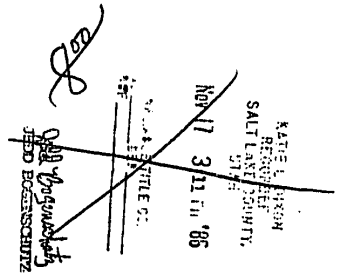
SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4350837~~ DEED OF TRUST

THIS DEED OF TRUST is made this 12th day of November, 19 86, among the Trustor, Betty Nelson Taylor, a woman and Lynn Taylor, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 13, Block 4, UPPER YALE PARK, according to the plat thereof, as recorded in the office of the County Recorder of said County.



which has the address of 1615 Yale Avenue (Street), Salt Lake City (City),
Utah 84105 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 12, 1986 (herein "Note"), in the principal sum of TWENTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

~~BOOK 5841 PAGE 528~~

BK6637PG2852

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

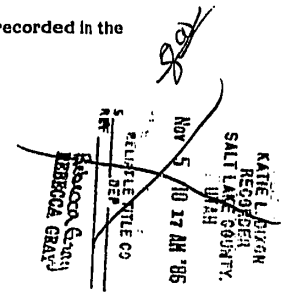
4343943

DEED OF TRUST

THIS DEED OF TRUST is made this 31st day of October, 1986, among the Trustor, P. Lyle Page and Linda D. Page, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 33, SKI VIEW ESTATES, according to the plat thereof, as recorded in the officed of the County Recorder of said County.



which has the address of 9740 South Sitzmark Drive [Street], Sandy [City],
Utah 84070 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 31, 1986 (herein "Note"), in the principal sum of TEN THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5836 PAGE 1512

BK6637PG2853

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

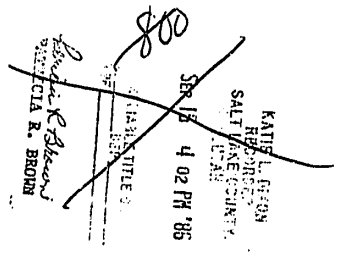
4313532

DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of September, 19 86, among the Trustor, Bud J. Gates and Joy B. Gates his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 5, HAVEN AVENUE SUBDIVISION, in the City of South Salt Lake, County of Salt Lake, State of Utah, according to the plat thereof, recorded in the Office of the County Recorder of said County.



which has the address of 478 East Haven Avenue [Street], Salt Lake City [City], Utah 84115 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 9,1986 (herein "Note"), in the principal sum of THREE THOUSAND DOLLARS AND NO/100---- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5815 PAGE 2845

BK6637PG2854

No. 4510667
3/11

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11860
Salt Lake City, Utah 84147

1543
4510667
AUGUST 21 03:16 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
BY: EVELYN FROGGET, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 18th day of August, 19 87, among the Trustor, James C. Bradshaw, a unmarried man (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 3 Commencing 40 feet from the Northeast corner of Lot 3, Block 17, Plat "F", Salt Lake City, Survey, thence West 88 feet; thence South 40 feet; thence East 88 feet; thence North 40 feet to the place of beginning.

Lots 3+4 TOGETHER with a right of way over: Commencing 47 feet East of the Northwest corner of Lot 6, said Block 17, thence South 528 feet; thence East 30 feet; thence North 198 feet; thence West 2½ feet to the place of beginning.

which has the address of 447 University Street [Street], Salt Lake City [City], Utah 84102 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 18, 1987 (herein "Note"), in the principal sum of **TEN THOUSAND DOLLARS & 00/100*** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2855

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 14th day of May, 19 87, among the Trustor, Ralph L. Turner and Judy U. Turner, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 57, ROTHMOOR ESTATES NO. 2, according to the plat thereof, as recorded in the office of the County Recorder of said County.

R-170

4459351
19 MAY 87 07:55 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: EVELYN FROGGET , DEPUTY

which has the address of 6507 Rothmoor Drive [Street], Salt Lake City [City], Utah [State and Zip Code] 84121 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 14, 1987 (herein "Note"), in the principal sum of ***FORTY THOUSAND & 00/100**** DOLLARS Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2856

4926208

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

C92918

4926208
07 JUNE 90 11:50 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DOROTHY GINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

FIRST FEDERAL SAVINGS BANK formerly known as First Federal Savings Loan Association of Salt Lake City

DEED OF TRUST

THIS DEED OF TRUST is made this 1st day of June, 1990, among the Trustor, Clarence E. Potter and Mary J. Potter, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 7, BRIAR PARK, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder.

16-31-281-004

which has the address of 646 East 3585 South (Street) Salt Lake City (City),
Utah 84106 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 13,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2857
BK6226PG2663

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4554734
24 NOVEMBER 87 02:00 PM
KATIE L DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JANET WONG , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4554734

DEED OF TRUST

THIS DEED OF TRUST is made this 17th day of November, 19 87, among the Trustor, HELEN JEX EDWARDS, a unmarried woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

L-72
BLK 1 (2)

Lot 5 and South ½ of Lot 6, LIBERTY PARK PLAT "B", according to the official plat thereof, recorded in the Office of the County Recorder of said County.

which has the address of 1057 South Lake Street (Street), Salt Lake City (City),
Utah 84105 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 17, 1987 (herein "Note"), in the principal sum of ***SIX THOUSAND DOLLARS & 00/100**** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ----------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

BOOK 5982 PAGE 2944

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637P62858

Notary Public for Utah
Residing at Salt Lake, Utah
Commission Expires 1-8-91

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4626918
20 MAY 88 04:18 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JANET WONG , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4626918

E-26

DEED OF TRUST

THIS DEED OF TRUST is made this 17th day of May, 1988, among the Trustor, John Litsas and Rita Litsas, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follow ing described property located in the County of Salt Lake, State of Utah:

Lot 11 and the South 3 feet of Lot 12, EAST MILLCREEK HEIGHTS, according to the plat thereof, as recorded in the office of the County Recorder of said County.

which has the address of 3176 South 2800 East (Street), Salt Lake City (City), Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 17, 1988 (herein "Note"), in the principal sum of, Twenty-Five Thousand Dollars and no/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6031 PAGE 139

BK6637PG2859

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

02:43 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4624599

DEED OF TRUST

THIS DEED OF TRUST is made this 11th day of May, 19 88, among the Trustor, Elmer Don Layton and Karma R. Layton, his wife as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 6, WOODHAVEN VILLAGE SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County Utah.

which has the address of 1369 Pinewood Drive [Street] Salt Lake City [City]
Utah 84107 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 11, 1988 (herein "Note"), in the principal sum of THIRTY THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2860

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

C94523

Recorded Aug 2 4:30 PM
Request of Associated Title
KATIE L. Dixon, Recorder
Salt Lake County, Utah
$ 10.00 By Sharon West Deputy
REF. 4952461

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4952461

DEED OF TRUST

Loan # 6-900823-08

THIS DEED OF TRUST is made this 10th day of August, 19 90, among the Trustor, Margaret Perkins Roberts (herein "Borrower"), FIRST FEDERAL SAVINGSBANK ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERALSAVINGS BANK ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

22-33-155-004

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

LOT 402, RONDELLE SUBDIVISION NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of 8099 South Beaumont Drive (Street) Sandy, (City)

Utah 84070 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

X $ 10,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6244PG1117

BK6637PG2861

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4614242

4614242
22 APRIL 88 1101 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: MARSHA WILLIAMS , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 18th day of April, 19 88, among the Trustor, Martin A. Nielsen and Sharon B. Nielsen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 21, WILLOW CREEK TERRACE NO. 1, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah

KNOWN AS: 1882 Rio Way
Sandy, Utah 84070

which has the address of 1882 Rio Way [Street], Sandy [City], Utah 84070 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 18, 1988 (herein "Note"), in the principal sum of Thirty Thousand Dollars and no/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2862

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

SECURING CREDITLINE AGREEMENT

THIS DEED OF TRUST is made this 24th day of February, 1989, among the Trustor, NED L. ARTZ and MARILYN L. ARTZ, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

ALL of Lot 45, HOLLADAY HIGHLANDS SUBDIVISION NO. 3, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

4740764
28 FEBRUARY 89 11:14 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 5438 Wayman Lane, Salt Lake City, Utah 84117 (herein "Property Address");
[Street] [City] [State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

*(1)

TO SECURE to Lender (a) the repayment of the indebtedness ~~evidenced by Borrower's note~~ dated 2-24-89 *(2) and NO /100'S principal sum of THIRTY FIVE THOUSAND DOLLARS Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on **********; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

*(1)under a Creditline Agreement ("the note") providing borrowers an Open-end Credit Arrangement
*(2)Wherein the Beneficiary is obligated to advance to borrowers under the Note up to the

BK6637PG2863

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

19 JANUARY 89 02457 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
DELIVERY TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

SECURING CREDITLINE AGREEMENT

THIS DEED OF TRUST is made this 18th day of January, 1989, among the Trustor, WILLIAM RUSSELL ALLRED and DONNA K. ALLRED, his wife, as joint tenants with full rights of survivorship (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

ALL of Lot 15, SHERWOOD PARK SUBDIVISION, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

which has the address of 8110 South 1475 East, Sandy, Utah 84093 (herein "Property Address");
[Street] [City] [State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

*(1)

TO SECURE to Lender (a) the repayment of the indebtedness [redacted] dated January 18, 1989 *(2) [redacted] principal sum of THIRTEEN THOUSAND and 0/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ********; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

*(1) Undera Creditline Agreement ("the Note") providing borrowers an open-end credit arrangement
*(2) Wherein the Beneficiary is obligated to advance to borrowers under the note up to the

BK6637PG2864

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4705938
23 NOVEMBER 88 12:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REQ BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4705938

DEED OF TRUST
SECURING CREDITLINE AGREEMENT

THIS DEED OF TRUST is made this 17th day of November, 19 88, among the Trustor, KIRK Y. SCHNEIDER and MATA W. SCHNEIDER, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake County, State of Utah:

Lot 8, MAYWOOD SUBDIVISION, according to the official plat thereof, filed in Book "K" of Plats at Page 51 of the official records of the Salt Lake County recorder.

which has the address of 2415 S. Maywood Circle, Salt Lake City, Utah 84109 (herein "Property Address");
[Street] [City] [State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness *1) dated November 16, 1988 *2) principal sum of fifteen thousand dollars and 0/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2165

1)* Under a creditline agreement ("the note") providing borrower an open-end credit arrangement.

2) wherein the Beneficiary is obligated to advance to the borrower under the note up to the

BK6637PG2865

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4693459
27 OCTOBER 88 02:10 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC. BY: JEDD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4693459

DEED OF TRUST

THIS DEED OF TRUST is made this 24th day of October, 19 88, among the Trustor, RONALD LEE ANDERSEN and JOAN O. ANDERSEN, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

B-262

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

The West 76 feet of Lot 6, BLUE HAVEN PLAT "B" SUBDIVISION, according to the official plat thereof.

KNOWN AS: 3367 Blue Haven Drive, West Valley City, Utah.

which has the address of 3367 Blue Haven Drive [Street], West Valley City [City], Utah 84119 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 24, 1988 (herein "Note"), in the principal sum of THIRTY THREE THOUSAND DOLLARS AND NO/100's ---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ----------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

BOOK 6076 PAGE 644

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2866

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4624164
12 SEPTEMBER 88 10:02 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4624164

DEED OF TRUST

THIS DEED OF TRUST is made this 7th day of September, 19 88, among the Trustor, KAREN H. YOUNG, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 419, RIVIERA HEIGHTS NO. 4 SUBDIVISION, according to the official plat thereof recorded in the office of the Salt Lake County Recorder.

which has the address of 7181 South Creighton Way (Street), Salt Lake City (City),
Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated ..... (herein "Note"), in the principal sum of Seven Thousand Dollars and No/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on .....; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2867

MARK ZABA
NOTARY PUBLIC
My Commission Expires 7/29/92

Notary Public for Utah
Residing at Salt Lake City, Utah
Commission Expires 7-29-92

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4672660
BY SEPTEMBER 88 09:51 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REQ BY: JEDD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4672660

A-22

DEED OF TRUST

THIS DEED OF TRUST is made this 1st day of September, 19 88, among the Trustor, Robert L. Dazley and Erna W. Dazley (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 2, ADAMS PARK SUBDIVISION, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's office.

which has the address of 1249 East 6480 South (Street), Salt Lake City (City), Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 1, 1988 (herein "Note"), in the principal sum of Twenty Thousand Dollars ---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

~~BK4962 PGE 618~~

BK6637PG2868

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4655988
29 JULY 88 09:50 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REQ BY: JANET WONG , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4655988

DEED OF TRUST

THIS DEED OF TRUST is made this 22nd day of July, 19 88, among the Trustor, Paul C. Johnson and Audrey A. Johnson, husband and wife, as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Part of Lots 2 and 3, Block 33, Plat "D", Salt Lake City Survey, being described as follows:

BEGINNING at the Southwest corner of said lot 2, and running thence North 107.25 feet; thence East 99.00 feet; thence North 33.00 feet; thence East 20.63 feet; thence North 63.69 feet; thence East 45.37 feet, to the East line of said Lot 3; thence South 38.94 feet, to the Southeast corner of said Lot 3: thence West 28.00 feet; thence South 28.00 feet; thence South 23° West 57.58 feet; thence South 84.00 feet, to the South line of said Lot 2; thence West 114.50 feet to the point of beginning.

which has the address of 607 East 2nd Avenue [Street] Salt Lake City [City]
Utah 84103 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated July 22, 1988 (herein "Note"), in the principal sum of **FIFTY THOUSAND DOLLARS AND NO/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on n/a; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6051 PAGE 223

BK6637PG2869

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-900833-04

E 115981

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JANET NAGEL, a married woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2478 West 7080 South, West Jordan, Utah 84084
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 14, BEVERLY-GLEN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6469PG1670

BK6637PG2870

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4637577

15 JUNE 88 0213 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
METRO NATIONAL TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 10th day of June, 19 88, among the Trustor, James M. Turner and Holly M. Turner, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 108, FARLEY ACRES NO. 1, according to the official plat thereof, recorded in the office of the County Recorder of SALT LAKE County, Utah

which has the address of 1552 East Williamson Circle (Street), Sandy (City), Utah 84092 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

BOOK 6038 PAGE 2160

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 10, 1988 (herein "Note"), in the principal sum of Ten Thousand Dollars and no/100's ***** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2871

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4636417
13 JUNE 88 04:04 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JANET WONG , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4636417

DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of June, 19 88, among the Trustor, Stanley B. Harvey and JoAnn Harvey (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 21, MAHONRI WHITE SUBDIVISION, according to the official plat thereof.

which has the address of 2936 So. Preston Street (Street), Salt Lake City (City), Utah 84106 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 8, 1988 (herein "Note"), in the principal sum of Ten Thousand Dollars and no/100's****** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2872

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City Ut 84102

LOAN # 6-901196-03

C100017

5051700

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Lawrence T. O'Connor and Louise S. O'Connor, husband & wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

981 East Essex Court Way #7, Midvale, Utah 84047
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED ADDENDUM"

5051700
16 APRIL 91 11:33 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK5871 PG 2613

BK5871PG2613

ADDENDUM

Unit No. B, in Building 9, contained within the ESSEX COURT PHASE THREE, a condominium Project, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 3457138, in Book 80-7, at Page 108, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the ESSEX COURT PHASE THREE, a condominium Project recorded in SALT LAKE COUNTY, Utah, on March 28, 1980, as Entry No. 3457139, in Book 5127, at Page 351, TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

22-29-127-003

BK6306PG1343

BK6637PG2874

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5071292
24 MAY 91 10:31 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY BINFIELD, DEPUTY

5071292

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

Loan No. 6-901199-08

THIS DEED OF TRUST is between STERLING J. HESS and ROMY J. HESS, husband & wife and ROBERT DUANE WOOTTON and ROSA E. WOOTTON, husband and wife, all as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

4957 South Naylor Lane, Murray, Utah 84107
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

See Exhibit "A" attached hereto, and by reference made a part hereof.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

22-8-11

BK6319PG0605

BK6637PG2875

22-08-152-007
SW-7W

Beginning at a point on an old fence line on the East right of way line of Naylor Lane, said point being South 1504.75 feet and East 493.39 feet from the Northwest corner of Section 8, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 73°33' East along said fence line 100.34 feet to a point on the West edge of a concrete retaining wall; thence South 10°15'24" West along said retaining wall 1.00 foot to a corner of said retaining wall; thence South 73°55' East along the South edge of said retaining wall 65.90 feet to a corner of said retaining wall; thence South 7°24'09" West along the West edge of said retaining wall 90.83 feet to a point on an old fence line; thence North 73°53' West along said old fence line 165.99 feet to the East right of way line of Naylor Lane; thence North 7°20' East along said East right of way line 92.40 feet to the point of beginning.

BK6637PG2876

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

22-8-11

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

14 2512

Loan #6-001206-09

5059038

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between SUE FISHER, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2994 East Tolcate Lane, (Street) Salt Lake City, (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trusten, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

5059038
29 APRIL 91 04:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: EVELYN FROGGET , DEPUTY

FIRST AMERICAN TITLE
No. 27438

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6311PG0188

BK6637PG2877

DESCRIPTION

A parcel of land situate in the Northeast quarter of the Southwest quarter of Section 14, Township 2 South, Range 1 East, Salt Lake Base and Meridian. The boundaries of said parcel of land are described as follows:

BEGINNING on the Southerly boundary line of said parcel of land at a point 50.0 feet, radially distant Easterly from the center line of an Easterly frontage road incident to the construction of a freeway known as I-415-9, said point is also approximately 620 feet West and 198 feet South from the Northeast corner of said Northeast quarter of the Southwest quarter, thence Northerly 198 feet, more or less, along the arc of an 11,284.16 foot radius curve to the right to the Northerly boundary line of said parcel of land (Note: Tangent to said curve at its point of beginning bears North 2°36' East); thence East 187 feet, more or less, to the Southeast corner of said parcel of land; said point being West 429.0 feet from the Northeast Corner of the Southwest Quarter of Section 14, Township 2 South, Range 1 East, Salt Lake Base and Meridian; thence South 198 feet to the Southeast corner of said parcel of land; thence West 193 feet, more or less, to the point of BEGINNING.

The above described property also known by the street address of: 2994 East Tolcate Lane, Salt Lake City, Utah 84121.

* * *

22-14-327-001

NE 1/4 SW

PAGE COPY-CO.RECORDER

BK6311PG0191 3 1 PG 0188

BK6637PG2878

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

O 34 2512

Loan. # 6-901215-07

~~5065064~~

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Frederick M. Riser and Barbara J. Riser, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7815 South Highland Drive, (Street) Salt Lake City, Ut (City) (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

5065064
10 MAY 91 04:14 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: REBECCA GRAY , DEPUTY

FIRST AMERICAN TITLE No. 41733

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

2-34-11

~~BK6315PG0704~~ BK6637PG2879

DESCRIPTION

BEGINNING at a point which is South 89°08'53" East 1318.27 feet and South 0°08'30" West 186.62 feet from the Northwest corner of Section 34, Township 2 South, Range 1 East, Salt Lake Base and Meridian, said point also being the Northeast corner of the Daniel P. Ream property as described by Warranty Deed, recorded September 25, 1978 as Entry No. 3172837 in Book 4744 at page 925 of Official Records; and running thence South 0°08'30" West along the East boundary line of the Daniel P. Ream property 264.0 feet to an existing fence line; thence North 70°08'53" West along said fence line 252.0 feet; thence North 19°51'07" East 248.53 feet; thence South 70°08'53" East 162.92 feet to the point of BEGINNING.

TOGETHER WITH a Right-of-Way and Easement 16 feet wide, the Northerly boundary line of which is described as follows:

COMMENCING at a point 80 rods East and South 12 rods and North 70°08'53" West 162.92 feet of the Northwest corner of Section 34, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 71° West 299.08 feet; thence South 80°37'23" West 120.0 feet; thence North 77°11'30" West 340.41 feet; more or less, to the East boundary line of 20th East Street.

The above described property also known by the street address of: 7815 South Highland Drive, Salt Lake City, Utah 84121.

* * *

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6315PG0707

BK6637PG2880

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11806
Salt Lake City, Utah 84147

4508962
18 AUGUST 87 01:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
EQUITABLE TITLE
REC BY: EVELYN FROGGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4508962~~ DEED OF TRUST

THIS DEED OF TRUST is made this 12th day of August, 19 87, among the Trustor, Ruben J. Jimenez and Mary Ann Jimenez, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

W-32

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 3, Block "B", WASATCH SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

which has the address of 1920 Blaine Avenue (Street), Salt Lake City (City),
Utah 84108 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 12th, 1987 (herein "Note"), in the principal sum of Fifteen thousand Dollars and no/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5852 PAGE 2320

BK6637PG2881

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

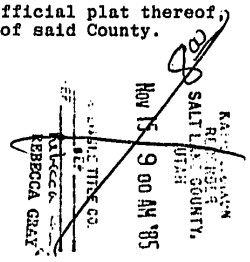
4164017

DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of November, 19 85, among the Trustor, Donald A. Willis and Hydee A. Willis, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 203, HOLLADAY HILLS NO. 2, according to the official plat thereof, as recorded in the office of the County Recorder of said County.



which has the address of 4365 South 3080 East [Street], Salt Lake City [City],
Utah 84125 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 8, 1985 (herein "Note"), in the principal sum of FIFTEEN THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5709PG1372

BK6637PG2882

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4311814

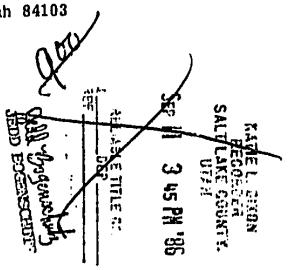
DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of September, 19 86, among the Trustor, Teddy C. Zito, a married man (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lots 1,2 and 3, Block 2, Plat "k", Salt Lake Survey

KNOWN AS: 273 North East Capitol Blvd. Salt Lake City, Utah 84103



which has the address of 273 North East Capitol Blvd. (Street), Salt Lake City (City), Utah (State and Zip Code) 84103 (herein "Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 8, 1986, (herein "Note"), in the principal sum of FIFTEEN THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5814PG1708 BK6637PG2883

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

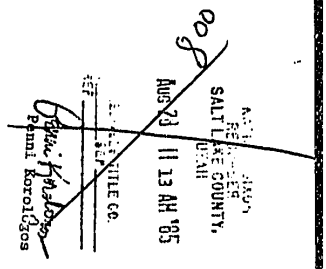
~~4129914~~

DEED OF TRUST

THIS DEED OF TRUST is made this 22nd day of August, 19 85, among the Trustor, Karl Robert Tschaggeny, Jr. and Arlene J. Tschaggeny, his wife (aka R. ROBERT TSCHAGGENY JR.) (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 52, HIGHLAND DRIVE PARK, according to the official plat thereof recorded in the office of the Salt Lake County Recorder.



which has the address of 1530 East 4160 South (Street), Salt Lake City (City), Utah 84117 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), ...alties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 22, 1985 (herein "Note"), in the principal sum of TWENTY TWO THOUSAND AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

5685 (747)

BK5637PG2884

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Utah 84012

5290239

LOAN # 6-901669-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between David L. Buhler and Lori G. Buhler, his wife, as ~~joint tenants with full rights of survivorship~~, as the Trustor, (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

1844 East Hollywood Avenue, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 14, HOLLYWOOD GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

10-10-43-1-017

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6484PG0239

BK6637PG2885

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

5290012

LOAN # 6-901676-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PETER C. SALM and CONNIE L. SALM, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3991 South Hialeah Road, West Valley City, Utah 84119
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 30, ROLLING MEADOWS NO. 6, according to the official plat thereof, recorded in Book Y of Plats at Page 11, records of Salt Lake County, Utah

15-33-353-001 ✓

1404498

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6483PG2785 BK6637PG2886

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84012~~

LOAN # 6-901677-02

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THERESA SANDERS, A WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4738 South Deercreek Road, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 71, CASCLIFF PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK "Q" OF PLATS AT PAGE 6, RECORDS OF SALT LAKE COUNTY, UTAH.

22-11-203-005

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2887

BK6484PG774

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901683-06

5294955

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WILLIAM A. BADGER and CINDY R. BADGER, husband and wife, as joint tenants, with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

209 East Dorchester Drive, (Street) Salt Lake City, (City) Utah (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

04-30-327-018

ALL OF LOT 6, PLAT "D", ENSIGN DOWNS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6487PG0261
BK6637PG2888

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84010

LOAN # 6-901685-02

RT of E 41901

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HILLIS GARY PETERSON and MERNA PETERSON, his wife as joint tenants and not as tenants in common, the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

4345 Phillips Lane, (Street) Salt Lake City, (City) Utah (State) 84123 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

5295441

Lot 12, MEADOWBROOK FARMS NO. 7, according to the plat thereof, as recorded in the office of the county recorder of Salt Lake County.

87-03-278 009

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6487PG2687
BK6637PG2889

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UTAH 84117

5294458
16 JULY 92 03:40 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901687-09

5294458

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RODNEY R. SELLERS AND SHERRY LYNNE SELLERS, HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8343 SOUTH 1275 EAST City: SANDY State: UTAH Zip: 84094 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 4, WARE SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

16057

22-32-434-008

BK6637PG2890

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5294353
14 JULY 92 02:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #6-901689-05

C117595

5294353

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between AVIS T. HANDLEY, A WOMAN
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4543 SOUTH TANGLEWOOD DRIVE
City: SALT LAKE CITY State: UTAH Zip: 84117
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

22-04-404-042

UNIT NO. 4543, IN BUILDING "6", OF TANGLEWOOD CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 2356148, IN BOOK II, AT PAGE 25, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE TANGLEWOOD CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, ON OCTOBER 29, 1970, AS ENTRY NO. 2356149, IN BOOK 2912, AT PAGE 419, AND IN THE AMENDED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND BYLAWS OF THE TANGLEWOOD CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH ON NOVEMBER 9, 1970, AS ENTRY NO. 2357609, IN BOOK 2914, AT PAGE 748, TOGETHER WITH THE 5.56 PERCENT UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT.

BK6637PG2891

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6487PG0251

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4740 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UTAH 84117

5296051
20 JULY 99 04:31 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901691-06

C117599

5296051

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KENT LEON JOHANSEN AND ANN JOHANSEN, HIS WIFE, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2836 APPLE BLOSSOM LANE City: SALT LAKE CITY State: UTAH Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 218, ES-QUIRE ACRES NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-07-306-006

BK6637PG2892

TOGETHER WITH all and singular the tenements, hereditaments, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6488PG1366

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901694-00

11504

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5230048

THIS DEED OF TRUST is between LEIGH J. KILPACK, JR. AND KAREN KILPACK, husband and wife, as joint tenants, with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1919 East Hickory Point Circle, Sandy, Utah 84092
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 75, WHITE CITY NO. 44 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK4905P2023
BK6637PG2893

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

9-31-424

Loan # 6-901695-09

5296858

C117832

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KENT F. FULLER and E. CHRISTINE CLARK FULLER, husband and wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

76 North "H" Street, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims, both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay: (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK5489PG2723

BK6637PG2894

COMMENCING AT THE SOUTHWEST CORNER OF LOT 3, BLOCK 23, PLAT "D", SALT LAKE CITY SURVEY; AND RUNNING THENCE NORTH 37.25 FEET; THENCE EAST 10 RODS; THENCE SOUTH 37.25 FEET; THENCE WEST 10 RODS TO THE POINT OF BEGINNING.

TOGETHER WITH A RIGHT OF WAY BEGINNING 37.25 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 3, BLOCK 23, PLAT "D", SALT LAKE CITY SURVEY; AND RUNNING THENCE NORTH 8 FEET; THENCE EAST 10 RODS; THENCE SOUTH 8 FEET; THENCE WEST 10 RODS.

For Information Only
Property address:
76 NORTH "H" STREET
SALT LAKE CITY, UTAH 84103

5297858
23 JULY 92 09:38 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

BK6637PG2895

BK5489PG2726

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5298245
27 JULY 92 02:37 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

C117932

5298245

15-38-184-014

DEED OF TRUST 6-901696-07
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PAUL SPAINHOWER AND SALLY ANN SPAINHOWER SON AND MOTHER, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2746 SOUTH 2855 WEST City: WEST VALLEY CITY State: UTAH Zip: 84119 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 23B, WESTERN PARK NO. 2 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2896

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2897

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5300064
28 JULY 92 03:22 PM
KATIE L DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY
LOAN #6-501704-06

3:22 P.M.

5300064

C118140

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GEORGE R. BEVERLEY AND MARILYN L. BEVERLEY HIS WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6719 SOUTH VILLAGE ROAD City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 37, GREENFIELD VILLAGE PLAT "A", ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

BK6637PG2897

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$10,000.00 Credit line Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6491PG1758

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UT 84117

530144
29 JULY 92 04:33 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ABBOCIATED TITLE
REC. BY: SHARON WEST , DEPUTY

LOAN #6-901706-02

C 118035

530144

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between SAMUEL T. VICCHRILLI AND VIOLET A. VICCHRILLI HUSBAND AND WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 5467 SOUTH KNOLLCREST STREET City: MURRAY State: UTAH Zip: 84107 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 80, HILLSIDE HEIGHTS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-18-206-016

BK6637PG2898

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6492PG2545

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Cottonwood
Address: 4748 S. Highland Dr.
Holladay, Utah 84117

5306420
05 AUGUST 92 01:51 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

Loan # 6-901707-00

5306420

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between F. Clark Stephens and Gabrielle Stephens, husband and wife as joint tenants, with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8906 South Summer Creek Drive City: Sandy State: Utah Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

28-04-277-016

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 38, SUMMER MEADOWS NO. 1 SUBDIVISION, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

BK6637PG2899

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 100,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BOOK 6637 PAGE 1246

16014

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: First Federal Bank
Address: 4748 South Highland Dr.
Salt Lake City, Utah 84117

5306797
05 AUGUST 92 04:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5306797

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

6-901712-06

THIS DEED OF TRUST is between GEOFFERY P. MANG AND SUZY W. MANG, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OS SURVIVORSHIP, AND NOT AS TENANTS IN COMMON.
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 11252 SOUTH WINDY PEAK RIDGE City: SANDY State: UTAH Zip: 84094
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 122, SILVER RIDGE NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

28-20-351-011

BK6637PG2900

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BOOK 6637 PAGE 2569

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5304700
03 AUGUST 92 04:27 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

C 118310

5304700

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

6-901713-04

THIS DEED OF TRUST is between RICK HAROLD RUSSELL AND KATHLEEN ANN RUSSELL, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8674 SOUTH LITTLE CLOUD ROAD City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-03-130-004

LOT 4, AMENDED QUAIL VALLEY NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

BK6496PG0443

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2901

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5309697
10 AUGUST 92 02:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

C118828

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

6-901727-03

THIS DEED OF TRUST is between DEAN M. KAELIN AND SUSAN E. KAELIN, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP.
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8096 SOUTH TOP OF THE WORLD DRIVE City: SALT LAKE State: UTAH Zip: 84121
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

5309697

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 31, TOP OF THE WORLD NO. 6 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2902

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 42,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$._____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4124870~~

DEED OF TRUST

THIS DEED OF TRUST is made this 14th day of August, 19 85, among the Trustor, Werner Romanczyk and Karin T. E. Romanczyk, his wife, as joint tenants (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 76 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt lake, State of Utah:

NW SE SW

BEGINNING at a point North 89° 48' East 311.85 feet and South 0° 04' 32" West 391.88 feet from the Northwest corner of Lot 9, Block 1, Ten Acre Plat "A", Big Field Survey, and running thence South 0° 04' 32" West 171.45 feet; thence South 89° 24' 32" West 65.5 feet; thence North 0° 04' 32" East 171.90 feet; thence North 89° 48' East 65.5 feet to the point of BEGINNING.

PAID
DATE 9/26/91
ACCOUNT NO. 6-900595-00

AUG 15 10 44 AM '85
SALT LAKE COUNTY, UTAH
RECORDER

which has the address of 1535 East 3970 South [Street], Salt Lake City [City],
Utah 84117 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 12, 1985 (herein "Note"), in the principal sum of TWENTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

5692 PAGE 6

BK6637P02903

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UT 84102

LOAN NO. #6-901208-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5061031

THIS DEED OF TRUST is between DUANE L. WHITTING AND EVERLY B. WHITTING, HIS WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7418 SUNHILL CIRCLE (Street) SALT LAKE CITY (City) UTAH (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 935, RIVIERA HEIGHTS NO. 9, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE NAD OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

5061031
03 MAY 91 04:15 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6312PG1594
ENT66370PG2904

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

16-33-3

Loan # 6-001210-06

5062733
07 MAY 91 11:43 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5062733

C100841

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DICK R. LEPPARD AND LINDA W. LEPPARD, his wife as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3798 Loretta Drive, (Street) Salt Lake City, (City) Utah (State) 84106 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-33-302-006
Lot 60, Rancho Villa No. 5

ALL OF LOT 60, RANCHO VILLA NO. 5, TOGETHER IWTH THE FOLLOWING: BEGINNING AT THE SOUTHWEST CORNER OF LOT 34, RANCHO VILLA NO 2, THENCE NORTH 16.433 FEET; THENCE NORTH 76 DEGREES 30 MINUTES EAST 130.857 FEET TO A POINT ON A 312.324 FOOT RADIUS CURVE, THE CENTER OF WHICH BEARS SOUTH 73 DEGREES 34 MINUTES WEST; THENCE SOUTHEASTERLY ALONG SAID CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 2 DEGREES 56 MINUTES; A DISTANCE OF 15.99 FEET TO THE SOUTHEAST CORNER OF SAID LOT 34; THENCE SOUTH 76 DEGREES 30 MINUTES WEST 135.103 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

6313PG1774
BK6637PG2905

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: C TONWOOD
Address: 1748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

C 115973

5268612
05 JUNE 92 02:45 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

5268612

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LOAN # 6-901635-00

THIS DEED OF TRUST is between WILLARD P. MCEWAN AND ARLYNE B. MCEWAN, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1858 E WASATCH BOULEVARD City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 56 HICKORY VALLEY ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

BK6637PG2906

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6467PG1333

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UT 84102

22-03-2

#6-901219-00

5068378
17 MAY 91 04:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5068378

A101168

THIS DEED OF TRUST is between JAMES R. CRONKRITE AND ELIZABETH A. CRONKRITE, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2510 EAST 4340 SOUTH (Street) SALT LAKE CITY, (City) UTAH (State) 84124 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

COMMENCING AT A POINT NORTH 60 DEGREES 44 MINUTES EAST 65 FEET FROM THE NORTHWESTERLY CORNER OF LOT 26, KNIGHT SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, AND RUNNING THENCE SOUTH 29 DEGREES 16 MINUTES EAST 95 FEET; THENCE SOUTH 60 DEGREES 44 MINUTES WEST 77 FEET; THENCE NORTH 29 DEGREES 16 MINUTES WEST 95 FEET; TO A POINT ON THE NORTH LINE OF LOT 27, IN SAID KNIGHT SUBDIVISION, THENCE NORTH 60 DEGREES 41 MINUTES EAST ALONG THE NORTH LINE O SAID LOTS 27 AND 26 OF SAID SUBDIVISION 77 FEET TO THE PLACE OF BEGINNING.

~ 22-03-277-009 Lots 25-28

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2907

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UTAH 84102

#6-901222-09

5070657
23 MAY 91 10:15 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ALBERT A. WALLBERG AND LOIS M. WALLBERG, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2582 ELIZABETH STREET #2 SALT LAKE CITY, UTAH 84106
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

UNIT 2, IN BUILDING B-7, AS CONTAINED IN FOREST GLEN CONDOMINIUM, PHASE 2, APPEARING IN THE RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, STATE OF UTAH, IN BOOK 79-9 OF PLATS AT PAGE 309, AND AS DEFINED AND DESCRIBED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF FOREST GLEN PHASE 1, A CONDOMINIUM, APPEARING IN SUCH RECORDS IN BOOK 4757, PAGE 1054 OF RECORDS AND AMENDMENT OF DECLARATION AND ANEXATION OF CONTIGUOUS LAND, FOREST GLEN PHASE II, A CONDOMINIUM APPEARING IN SUCH RECORDS IN BOOK 4944, PAGE 105 OF RECORDS AND ANY AMENDMENTS THERETO, TOGETHER WITH THE APPURTENANT UNDIVIDED OWNERSHIP IN THE GENERAL COMMON AREAS AND FACILITIES AND LIMITED COMMON AREAS AND FACILITIES, AS DEFINED AND SET FORTH IN SAID DECLARATION WHICH MAY BE INCREASED FROM TIME TO TIME AS ADDITIONAL CONTIGUOUS PARCELS OF REAL PROPERTY ARE ADDED TO SAID PROJECT.

16-20-454-027

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2908

BK6318PG2361

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84012~~

LOAN # 6-901637-07

C116058

5270717

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between TED E. MILLER AND NANCY A. MILLER, husband and wife, as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2359 East Dayspring Lane, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2909

5074047

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UTAH 84102

#6-901223-07

5074047
30 MAY 91 02:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between R. KEITH GARDNER AND LINDA D. GARDNER, husband and wife as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2897 EAST MILA WAY (Street) SALT LAKE CITY, (City) UT (State) 84124 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 1, SOUTH MORNINGSIDE HEIGHTS NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

22-02-126-006

137322

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2910

BK6321PG0053

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

LOAN # 6-901650-02

5216578

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JAMES L. CAMPBELL AND A. KRISTIN CAMPBELL, husband and wife as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4581 South Farm Bridge Circle, Holladay, Utah 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 316, QUAIL MEADOWS OF COTTONWOOD CREEK PHASE 3, according to the plat thereof, as recorded in the office of the County recorded of Salt Lake County.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all mineral rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges or assessments which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all covenants, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties customarily covered by extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

22-04-355-022

6447123

BK6637PG2911

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

16-15-32 B7U

LOAN # 6-901652-09

5270813

C116655

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between WESLEY K. THOMPSON AND ROSELYN RICHARDS THOMPSON, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

2001 South Wyoming Street, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-15-458-007 LOT 38

COMMENCING AT THE SOUTHWEST CORNER OF LOT 38, LAURELHURST, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, AND RUNNING THENCE EAST 167 FEET; THENCE NORTH 54.5 FEET; THENCE WEST 167 FEET; THENCE SOUTH 54.5 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____
_____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6475PG350

BK6637PG2912

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

5075188

C 101651

Loan # 6-001226-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Robert S. Deeds and Marjorie R.A. Deeds, his wife as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8472 Snowville Drive, (Street) Sandy, Utah (City) (State) 84093 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

28-21-377-020

ALL OF LOT 27, QUAIL VALLEY NO. 5, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5075188
31 MAY 91 04:15 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

900

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6322PG0853

BK6637PG2913

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84012~~

LOAN # 6-901666-08

~~5209814~~

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JULIE A. ROMNEY and ELDON C. ROMNEY, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1771 Portal Way, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

22-33-402-005

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

All of Lot 27, CREEK ROAD TERRACE PLAT "A", according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6485PG2924

BK6637PG2914

5285656 2:44 P
rec 10 50 01 JULY 92 02:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEBB , DEPUTY

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S. HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

LOAN #6-901667-06 1 July 92 2:44 pm

5285656

C116998

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GREGORY L. NELSON AND NANCY S. NELSON, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1519 EAST BROWNING AVENUE City: SALT LAKE CITY State: UTAH Zip: 84105 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah and described as follows, to-wit:

16-16-126-017

LOTS 21 AND 22, BLOCK 5, UNIVERSITY HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2915

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6408PG2121

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY UT 84117

5286321
02 JULY 92 09:59 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901668-04

5286321

C117020

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CLEVE N. HALES AND KARIN P. HALES, HIS WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 9066 SOUTH BORDEAUX WAY City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-04-201-014

ALL OF LOT 38, VINEYARD GLEN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2916

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $_____ Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK5408PG0434

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UT 84102

5037273
12 MARCH 91 11:10 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REQUEST OF SHARON WEST
LOAN #6-501XXX-05 , DEPUTY
Sharon West Deputy

5037273

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JAMES H. WELCH II, AND LINDA J. WELCH, HUSBAND AND WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1242 EAST ANDOVER COURT (Street) SANDY, UTAH 84094 (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 45, EASTRIDGE V, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

28-20-428-007 ✓

136963

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Credidine Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6296PG2786
BK6637PG2917

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~506 E. 200 So.~~
~~Salt Lake City, Ut 84012~~

LOAN # 6-901166-04

12/72

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KAYE LAMONT SLEATER and BONNIE H. SLEATER, his ~~wife, as joint tenants with full rights of~~ survivorship, as the "Trustor," (Which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4341 South 1140 East, Salt Lake City, Utah 84124
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5045056 ~~5045056~~

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 205, MANDALAY TERRACE NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-05-253-013

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 20,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2918

~~BK6530PG2792~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
SLC, Ut. 84102

Loan # 8-901168-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5041228

22-29-378-001

THIS DEED OF TRUST is between Lena P. Schacht, a single woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

880 East Casa Negra Avenue, Midvale, Utah 84047
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 5, BALI HAI NO. 1, according to the plat thereof, as recorded in the office of the County Recorder of said County.

5041228
21 MARCH 91 02:48 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: REBECCA GRAY , DEPUTY

FIRST AMERICAN TITLE
No. 22057S

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewal; and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6299PG0985
BK6637PG2919

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901173-06

5042026

28-22-326-031

FIRST AMERICAN TITLE
No. 270637

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Courtney P. Struve and Susan Struve, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2184 East Willowbrook Way, Sandy, Utah 84092
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 37, WILLOW CREEK MESA, according to the plat thereof, as recorded in the office of the County Recorder of said County.

5042026
25 MARCH 91 10:58 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2920
BK6299PG2859

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: 505 E. 200 So.
Address:
Salt Lake City, Utah 84102

Loan # 6-901169-09

504134S

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ALAN J. CHRISTENSEN and LINDA M. CHRISTENSEN, his wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

10367 South Loridan Lane (Street) Sandy (City) Utah (State) 84092 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 21, ALTA VISTA ~~SUBDIVISION~~ NO. 2 according to the official plat thereof, on file and of record in the Salt Lake County Recorder's Office.

5041345
21 MARCH 91 04:32 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
MERRILL TITLE
REC BY: REBECCA GRAY , DEPUTY

L10-227-08

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6299PG1253
BK6637PG2921

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901174-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Robert L. Olson and Marilynn E. Olson, husband and wife, as joint tenants., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4831 Yorktown Drive, (Street) Salt Lake City, Ut (City) 84117 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5042844
5042844

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 108, CROWN COLONY SUBDIVISION, according to the official plat thereof, recorded in Book U of Plats at Page 31, records of Salt Lake County, Utah.

22-09-176-004

5042844
26 MARCH 91 01:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $35,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2922

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

16

16-09-42

Loan # 6-801175-02
5059265
30 APRIL 91 10:33 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

5043668

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EMERSON ADAMS SMITH also known as EMERSON A. SMITH, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2001 East Laird Drive, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trusten, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Beginning at a point 194.327 feet South from the Northwest corner of Lot 20, Block 27, Five Acre Plat "C", Big Field Survey, and running thence South 89°57' East 98.67 feet, thence North 70 feet; thence North 89°57' East 98.67 feet; thence North 70 feet to the point of beginning.

5043668
28 MARCH 91 10:46 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DOROTHY SINCLAIR, DEPUTY

RE-RECORD for the purpose of correcting the legal description.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2923

BK6311PG0699

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

Loan No. 6-901177-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

March 29, 1991

5044999

THIS DEED OF TRUST is between JOHN H. MORGAN and MADGE D. MORGAN, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1053 West Walden Meadows Drive (Street) Murray (City) Utah (State) 84123 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 40, WALDEN HILLS NO. 1 SUBDIVISION, according to the official plat thereof, recorded in Book 77-6 of Plats at page 182, records of Salt Lake County, Utah.

5044999
29 MARCH 91 04:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5044999

BK6302PG0633
BK6637PG2924

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

March 28, 1991

Loan No. 6-901179-05

5044457

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Nard C. Sorensen and Pat B. Sorensen, his wife, as joint tenants with full rights of survivorship, _____, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

7224 South Creighton Way, (Street) Salt Lake City (City) Utah (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 58, RIVIERA HEIGHTS NO. 12, SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County

22-27-277-008

5044457
29 MARCH 91 10:38 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: DIANE KILPACK , DEPUTY

137064

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6301PG2240
BK6637PG2925

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5044456

March 28, 1991

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

Loan No. 6-901180-08

THIS DEED OF TRUST is between GARY FRANK FORREST and JUDY M. FORREST, husband and wife as joint tenants with full rights of survivorship, _____, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

822-826 South Green Street,	Salt Lake City	Utah	84102
(Street)	(City)	(State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 4,
BEGINNING 297 feet East and 165 feet South of the Northwest corner of Block 4, Plat "B", Salt Lake City Survey, and running thence West 132 feet; thence South 50 feet; thence East 132 feet; thence North 50 feet, to the place of Beginning.

Lot 4

136552

N16-07-278-020

5044456
29 MARCH 91 10:23 AM
MARIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: DIANE KILPACK, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Credit Line Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6301PG2237
BK6637PG2926

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5052127
16 APRIL 91 04:49 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: KARMA BLANCHARD, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5052127

THIS DEED OF TRUST is between PAMELA KAY OLSEN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3496 West 8280 South, West Jordan, Utah, 84088
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 336, COPPER VIEW PARK NO. 3, according to the official plat thereof, recorded in Book KK of Plats at Page 73, records of Salt Lake County, Utah.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$32,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5052127

2153 403 020

BK6306PG2255

BK6637PG2927

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
OF SALT LAKE CITY
70 South Main St.
Salt Lake City, Utah

ORDER No. 138733

APR 23 1971 S-44-34-55
Recorded ____ at 12:10 P M
Request of SECURITY TITLE COMPANY
Fee Paid, JERALEAN MARTIN
Recorder, Salt Lake County, Utah
$ 2.50 By ____ Deputy

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~2381730~~

TRUST DEED

THIS TRUST DEED, made this 15th day of April, 1971 between CAROLYN WINTERROSE, a married woman, as TRUSTOR, whose address is 2108 Applewood Avenue, Salt Lake City, Utah

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SALT LAKE CITY, as TRUSTEE, and FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SALT LAKE CITY as Beneficiary,

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property, situated in Salt Lake County, State of Utah:

Lots 34, 35 and 36, Block 5, OAKLEY SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

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 belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits;

FOR THE PURPOSE OF SECURING (1) payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of $34,000.00, made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof; (2) the performance of each agreement of Trustor herein and in said note contained; (3) the payment of such additional loans or advances as hereafter may be made to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Trust Deed; and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

TO PROTECT THE SECURITY OF THIS TRUST DEED, AND FOR OTHER PURPOSES, TRUSTOR AGREES:

1. To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed,

~~BK2952 PG 856~~ BK6637PG2928

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

Loan # G-001205-00

5058809

27-31-406-012

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between James R. Baker, a married man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6776 Meadow Downs Way, Salt Lake City, Ut 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 138, GREENFIELD VILLAGE PLAT "D", according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

~~5058809~~
29 APRIL 91 ~~84~~07 PM
KATIE ~~L.~~ DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

~~BK6310PG2459~~
BK6637PG2929

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 8-901207-07

5060951
02 MAY 31 02:53 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5060951

THIS DEED OF TRUST is between Stanley Otto Vaughn, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3570 East Macintosh Lane,	Salt Lake City, Utah	84121
(Street)	(City) (State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 13, APPLE VALLEY NO. 1 SUBDIVISION, according to the official plat thereof, recorded in Book U of Plats at Page 33, records of Salt Lake County, Utah

Together with one-half the vacated street abutting on the South.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 55,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6312PG1393
BK6637PG2930

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So
Salt Lake City, Ut 84012

LOAN # 6-901656-01

5201359

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CHARLES PRIMICH, a married man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1565 East Arlington Drive, (Street) Salt Lake City, (City) Utah (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED EXHIBIT "A"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 45,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6476 PG2005
BK6637 PG2931

EXHIBIT "A"
LEGAL DESCRIPTION

BEGINNING at a point which is North 0°1'57" West 211.02 feet; thence North 89°58'03" East 288.53 feet; thence by a curve to the left (radius North 0°01'57" West 193.89 feet) a distance of 143.13 feet, thence North 47°40'23" East 142.72 feet, thence by a curve to the right (radius South 42o19'37" East 1047.13 feet) a distance of 566.58 feet; and by a curve to the right (radius South 11°19'32" East 659.04 feet) a distance of 549.34 feet from the Southeast corner of Lot 48, Block 4, Popperton Place, according to the Official Plat thereof, thence continuing along the last mentioned curve to the right 1.81 feet; thence South 53°24'32" East 96.64 feet; thence South 50°46'28" West 137.31 feet; thence North 49°23'32" West 26.0 feet; thence by a curve to the left (radius South 40°36'28" West 529.04 feet) a distance of 38.54 feet; thence North 36°26'01" East 130.0 feet to the point of beginning, the same being Lot 11, Block 22 of BONNEVILLE-ON-THE-HILL (unrecorded) as shown on the maps of the same filed in the office of the Bonneville-on-the-Hill Company and being in the Northeast quarter of the Southwest quarter of Section 33, Township 1 North, Range 1 East, Salt Lake Meridian, in the city of Salt Lake, County of Salt Lake, State of Utah.

~ 09-33-331-022

NE SW-33 1N1E

5281759
25 JUNE 92 04:19 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: REBECCA GRAY , DEPUTY

BK6637PG2932

BK6176PG2008

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So
Salt Lake City, Ut 84012

(9)

LOAN # 6-901656-01

5281259

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between CHARLES PRINICH, a married man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder

1565 East Arlington Drive, (Street) Salt Lake City, Utah (City) (St[illegible]) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED EXHIBIT "A"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 45,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2933
BK6176PG2005

EXHIBIT "A"
LEGAL DESCRIPTION

BEGINNING at a point which is North 0°1'57" West 211.02 feet; thence North 89°58'03" East 288.53 feet; thence by a curve to the left (radius North 0°01'57" West 193.89 feet) a distance of 143.13 feet, thence North 47°40'23" East 142.72 feet, thence by a curve to the right (radius South 42o19'37" East 1047.13 feet) a distance of 566.58 feet; and by a curve to the right (radius South 11°19'32" East 659.04 feet) a distance of 549.34 feet from the Southeast corner of Lot 48, Block 4, Popperton Place, according to the Official Plat thereof, thence continuing along the last mentioned curve to the right 1.81 feet; thence South 53°24'32" East 96.64 feet; thence South 50°46'28" West 137.31 feet; thence North 49°23'32" West 26.0 feet; thence by a curve to the left (radius South 40°36'28" West 529.04 feet) a distance of 38.54 feet; thence North 36°26'01" East 130.0 feet to the point of beginning, the same being Lot 11, Block 22 of BONNEVILLE-ON-THE-HILL (unrecorded) as shown on the maps of the same filed in the office of the Bonneville-on-the-Hill Company and being in the Northeast quarter of the Southwest quarter of Section 33, Township 1 North, Range 1 East, Salt Lake Meridian, in the City of Salt Lake, County of Salt Lake, State of Utah.

~ 09-33-331-022

NE SW-33 1N 1E

5281379
25 JUNE 92 04:19 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: REBECCA GRAY , DEPUTY

BK6476PG2008
BK6637PG2934

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 6-901171-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Keith F. Kinghorn and Elizabeth Kinghorn, husband and wife, as joint tenants with full rights of survivorship. (hereinafter referred to as the "Trustor," whether reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1686 Haven Glen Lane, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

5041794

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

5041794
22 MARCH 91 04:08 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SEE ATTACHED ADDENDUM

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 30,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6299PG2175 BK6637PG2935

ADDENDUM

All of Lot 16 contained within HAVEN GROVE PLANNED UNIT DEVELOPMENT PLAT I as the same is identified in the plat recorded in Book 86-6 at Page 101 and in the "Declaration of Covenants, conditions and restrictions of Haven Grove Planned Unit Development Plat I," recorded in Book 5703 at Page 757 of the official records of the Salt Lake County Recorder.

Together with a right and easement for use and enjoyment in and to the common areas and common access roadways described and provided for in said Declaration of covenants, conditions aand restrictions in the record of survey map in the official records of the Salt Lake County Recorder.

KNOWN AS: 1586 Haven Glen Lane, Salt Lake City, Utah 84121

22-21-128-022

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2936

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

Loan # 0-901136-05

5016724

C97779

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Steven G. Drew, a married man, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

~~2250 Fisher Lane~~ (Street), ~~Salt Lake City, Utah~~ (City) ~~84109~~ (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED ADDENDUM"

5016724
28 JANUARY 91 04:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 15,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6285PG1304

BK6637PG2937

"ADDENDUM"

BEGINNING AT A POINT IN THE CENTER LINE OF FISHER LANE, SAID POINT BEING 1455.736 FEET SOUTH 0 DEGREES 01 MINUTES 15 SECONDS EAST ALONG THE SECTION LINE AND 424.40 FEET NORTH 89 DEGREES 31 MINUTES 44 SECONDS WEST FROM THE NORTH QUARTER CORNER OF SECTION 27, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 89 DEGREES 31 MINUTES 44 SECONDS WEST 66.65 FEET; THENCE SOUTH 0 DEGREES 40 MINUTES WEST 141.075 FEET; THENCE SOUTH 89 DEGREES 31 MINUTES 44 SECONDS EAST 68.30 FEET; THENCE NORTH 141.075 FEET TO THE POINT OF BEGINNING.

For Information Only
Property address:

2290 FISHER LANE
SALT LAKE CITY, UTAH 84109

16-27-178-003

-FOR COPY-
SALT LAKE COUNTY RECORDER

BK6285PG1307 285PG1304 BK6637PG2938

which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all ... regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
~~Salt Lake City, Ut 84102~~

Loan # 6-901160-05

~~5803433~~

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Marvin Atkinson & Georgia R. Atkinson, his wife as joint tenants and not as tenants in common with full rights of survivorship (the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

6331 South Coral Drive, Murray, Utah 84123
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to- it:

Lot 7, CORAL HEIGHTS, according to the official plat therof, recorded in Book MM of Plats at Page 46, records of Salt Lake County, Utah

15.00

5033433
01 MARCH 91 03:53 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

~~21-29-399-007~~

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 41,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6294PG1800
BK6637PG2939

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

Loan # 0-001163-00

5037626

C 98832

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Russell C. Herrmann and Jane E. Herrmann, his wife as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1575 East Stanley Drive, (Street) Sandy, Utah (City) 84093 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 53, SILVER MOUNTAIN ESTATES NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5037626
13 MARCH 91 11:38 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2940

BK6297PG0817

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Utah 84102

5042315
25 MARCH 91 03:25 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Kenneth J. Rogers and Carol P. Rogers, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

8640 South Scottish Drive, Sandy Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

5042315

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 10, SCOTTISH HEIGHTS NO. 1 SUBDIVISION, according to the official plat thereof, recorded in Book KK of Plats at Page 20, records of Salt Lake County, Utah.

28 05 305 019

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $22,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the Beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties, in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2941

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4095865~~

DEED OF TRUST

THIS DEED OF TRUST is made this 7th day of June, 19 85, among the Trustor, Glen E. Palmer and Jean Palmer, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

All of Lot 12, and the North 13.9 feet of Lot 13, Block 1, L. H. ROCKWELL'S FIRST ADDITION.

KNOWN AS: 1378 South 1100 East, Salt Lake City, Utah.

JUN 7 1 43 PM '85
RALPH L. OKAN
RECORDER
SALT LAKE COUNTY, UTAH
REF
RELIABLE TITLE CO.
DEP
Paul Holdaway
Pam Borcalgos

which has the address of ...1378 South 110 East..... (Street), ...Salt Lake City..... (City),
Utah ..... (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 7, 1985 (herein "Note"), in the principal sum of FIFTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2942

~~MF 5600 PG 2363~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901720-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5369869

THIS DEED OF TRUST is between HARRISON W. JUSTICE and NORA J. JUSTICE, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2186 West 2670 North, Salt Lake City, Utah 84116
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 25,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BOOK 6552 PAGE 2974

BK6637PG2943

SWSW 10 1N1W
SESE 9 1N1W
NWNW 15
~08-10-300-008 NENE 16

Commencing South 229.42 feet and West 90.6 feet, more or less from the Northeast Corner of Section 16, Township 1 North, Range 1 West, Salt Lake Base and Meridian; North 703.21 feet; East 413.71 feet to Southwest Body of Salt Lake Drainage Canal; Southeast 62.79 feet to Westerly Line I-215; Southerly 74 feet, More or Less along arc of a curve to left; Southwesterly 612.85 feet; West 262.2 feet to beginning.

LESS AND EXCEPTING:

08-15-100-020 NWNW 15
NENE 16

BEGINNING at a point South 229.42 feet and West 90.6 feet from the Northeast Corner of Section 16, Township 1 North, Range 1 West, Salt Lake Base and Meridian, and running thence North 0°02'10" West 8.00 feet; thence North 89°57'50" East 117.95 feet; thence North 0°04'00" West 209.00 feet; thence North 89°57'50" East 208.61 feet to the West right-of-way line of I-215; thence South 16°32'14" West along said West right-of-way line 226.41 feet; thence South 89°57'50" West 261.86 feet to the POINT OF BEGINNING.

TOGETHER WITH AND SUBJECT TO the following described 16.0 foot right-of-way:

BEGINNING at a point South 299.42 feet and West 80.6 feet from the Northeast corner of Section 16, Township 1 North, Range 1 West, Salt Lake Base and Meridian, and running thence North 0°2'10" West 16.00 feet; thence North 89°57'50" East 117.95 feet; thence South 0°04'00" East 16.00 feet; thence South 89°57'50" West 117.95 feet to THE POINT OF BEGINNING.

4.00

5369869
10 NOVEMBER 92 12:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

BOOK 6637 PAGE 2944

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2944

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84010

33 IN 12

LOAN # 6-901686-00

5205704

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RICHARD SCOTT LEMONS and DIANA D. BANKS, his wife, as joint tenants with full rights of survivorship, "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1587 East Arlington Drive, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property; [illegible] damaged by fire and casualties covered by an

FOR COPY CERTIFICATION

BK6637PG2945

BK5488

09-33-331-023

NE 1/4 33 1N 1E

BEGINNING AT A POINT WHICH IS NORTH 0 DEGREES 01 MINUTES 57 SECONDS WEST 211.02 FEET AND NORTH 89 DEGREES 58 MINUTES 03 SECONDS EAST 288.53 FEET; BY A CURVE TO THE LEFT (RADIUS NORTH 0 DEGREES 01 MINUTES 57 SECONDS WEST 193.89 FEET) 143.13 FEET; THENCE NORTH 47 DEGREES 40 MINUTES 23 SECONDS EAST 142.72 FEET; BY A CURVE TO THE RIGHT (RADIUS SOUTH 42 DEGREES 19 MINUTES 47 SECONDS EAST 1047.13 FEET) 566.58 FEET; BY A CURVE TO THE RIGHT (RADIUS SOUTH 11 DEGREES 19 MINUTES 32 SECONDS EAST 659.04 FEET) 551.16 FEET AND SOUTH 53 DEGREES 24 MINUTES 32 SECONDS EAST 96.64 FEET FROM THE SOUTHEAST CORNER OF LOT 40, BLOCK 4, OF POPPERTON PLACE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, AND RUNNING THENCE SOUTH 53 DEGREES 24 MINUTES 32 SECONDS EAST 107.3 FEET; THENCE SOUTH 36 DEGREES 44 MINUTES 28 SECONDS WEST 148.52 FEET THE EASTERLY LINE OF ARLINGTON DRIVE; THENCE NORTH 49 DEGREES 23 MINUTES 32 SECONDS WEST ALONG SAID EASTERLY LINE, A DISTANCE OF 90 FEET; THENCE NORTH 50 DEGREES 46 MINUTES 28 SECONDS EAST 137.31 FEET TO THE POINT OF BEGINNING. BEING LOTS 12 AND 12A, BLOCK 22, BONNEVILLE-ON-THE-HILL, UNRECORDED.

4000

5295734
20 JULY 92 11:41 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

BK6637PG2946

~~BK6488PG0573~~

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 6-901672-01

5902110

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RULON J. HORNE and NANCY HORNE, husband and wife as joint tenants, with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

0258 South Sat Point Circle, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

38739

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 45,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6485PG1906
BK6637PG2947

Lot 3, SET POINT ESTATES, a Planned Unit Development, according to the official plat thereof recorded in the office of the County Recorder of said County.

Together with a right and easement of use and enjoyment in and to the common areas and common roadways described and provided for in Declaration of Covenants, Conditions and Restrictions and in the record of Survey Map in the official records of the Salt Lake County Recorder.

22-34-328-052

5292110
13 JULY 92 04:54 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
BACKMAN-STEWART TITLE SERVICES
REC BY: DIANE KILPACK , DEPUTY

BK6637PG2948

6094859 BK 6637 PG 1909

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E 200 So.
Salt Lake City, UT 84012

LOAN # 6-901651-00

5276574

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KENNETH R. EDSALL AND ARLENE H. EDSALL, husband and wife as joint tenants with full rights of survivorship. as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3030 East Willowcreek Drive, Sandy, Utah 84093
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

"SEE ATTACHED"

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 50,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6471PG2127

BK6637PG2949

22-35-378-014 (SESW)

BEGINNING at a point North 89°55'05" West 250 feet from the South quarter corner of Section 35, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 89°55'05" West 195 feet, to the Southeast corner of Lot 5, Willow Creek Subdivision No. 12, Plat A, thence North 00°00'10" West 121.033 feet along the East line of said Lot 5; thence Northeasterly along a curve to the left 45.211 feet; thence South 51°48'35" East 197.967 feet; thence South 18 feet to the point of beginning.

KNOWN AS: 3030 East Willowcreek Drive, Sandy, Utah 84093

10.00

5778571
21 JUNE 96 04:34 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: SHARON WEST , DEPUTY

BK6447PG2130

BK6637PG2950

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4067048

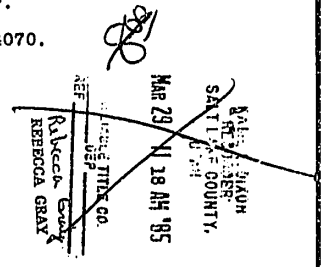
DEED OF TRUST

THIS DEED OF TRUST is made this 25th day of March, 19 85, among the Trustor, Rolf D. Dixon and Jean L. Dixon, his wife, and Eva S. Dixon, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 79 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 10, TORRY PINES, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

KNOWN AS: 386 East 9800 South, Sandy, Utah 84070.



which has the address of 386 East 9800 South (Street), Sandy (City),
Utah 84070 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated ..... (herein "Note"), in the principal sum of TWENTY THOUSAND DOLLARS AND 00/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on .....; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2951

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4994961~~ DEED OF TRUST

THIS DEED OF TRUST is made this 28th day of January, 19 87, among the Trustor, John L. Chatelain and Linda Chatelain, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

LOT 336, MORTON MEADOWS PLAT "M" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

M-340

FEB 2 4 39 PM '87
KATHE L. ...
RECORDER
SALT LAKE COUNTY, UTAH
...TITLE CO
REF.

which has the address of 1870 West 600 North (Street) Salt Lake City (City)
Utah 84116 (State and Zip Code) (herein "Property Address");

BK6637PG2952

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated January 28, 1987 (herein "Note"), in the principal sum of **TWENTY THOUSAND & 00/100*** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ~~28, 1987~~; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4091491~~

DEED OF TRUST

THIS DEED OF TRUST is made this 20th day of May, 19 85, among the Trustor, George F. Lewis, and Cheryl K. Lewis, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 202, SCOTTSVILLE NO. 2 SUBDIVISION, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

KNOWN AS: 3451 South 335 East, Salt Lake City, Utah 84115.

800

MAY 23 10 03 AM '85
KATIE DIXON
RECORDER
SALT LAKE COUNTY, UTAH
REF
INTERMOUNTAIN TITLE CO.
DEP
Jeanni Korologos

which has the address of 3451 South 335 East (Street), Salt Lake City (City),
UT. 84115 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 20, 1985 (herein "Note"), in the principal sum of SIX THOUSAND DOLLARS AND 00/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2953

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4739094

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST
SECURING CREDITLINE AGREEMENT

THIS DEED OF TRUST is made this 22nd day of February, 19 89, among the Trustor, KENNETH C. NELSON and MARY A. NELSON, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SALT LAKE, State of Utah:

ALL of Lot 30, UPLAND TERRACE PLAT "A", according to the official plat thereof.

1000

4739094
23 FEBRUARY 89 03:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 3801 South 2780 East, Salt Lake City, Utah 84109
(Street) (City)
(herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

*(1)

TO SECURE to Lender (a) the repayment of the indebtedness ~~XXXXXXXXXXXXXXXXXX~~ dated 2-22-89 *(2) ~~XXXXXXXXXXXXXXXXXX~~ principal sum of Twenty Thousand Dollars and No/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ~~XXXXXXXX~~; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

*(1)under a Creditline Agreement ("THE NOTE") providing borrowers an Open-end Credit Arrangement
*(2)Wherein the Beneficiary is obligated to advance to borrowers under the Note up to the

BK6637PG2954

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UTAH 84102

5045327
5045327
04 APRIL 91 12:34 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: [illegible] DEPUTY

*Recorder's Note
Loan* 6-900206-08

Ilene Kulpack

5045327

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GERALD H. CHURCH AND GWEN M. CHURCH, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

131 SOUTH 1000 EAST #16 SALT LAKE CITY, UTAH 84102
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

UNIT 16, SHOWN ON THE RECORD OF SURVEY MAP FOR THE GARNER CHALET CONDOMINIUM APPEARING ON THE RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, STATE OF UTAH, IN BOOK 79-10, AT PAGE 320 OF PLATS, AND AS DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM APPEARING IN SUCH RECORDS IN BOOK 4955, AT PAGE 736 OF RECORDS.

TOGETHER WITH 3.773 PERCENT OF THE UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES OF THE GARNER CHALET.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$ 12,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5045327

BK6637PG2955
BK6302PG1257

5065221

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

LOAN # 0-901214-09

5065221
13 MAY 91 10:33 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between **Robert C. Blaylock and Janice T. Blaylock, husband and wife as joint tenants with full rights of survivorship.**, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2321 East Stringham Ave., Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-22-251-017

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

The West 60 feet of Lot 33, and the East 35 feet of Lot 34, Block B, COLONIAL VIEW, according to the official plat thereof, recorded in the office of the County Recorder, County of Salt Lake, State of Utah

Known As: 2321 E. Stringham Avenue, Salt Lake City, Utah 84109

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $_____ Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ 10,000.00 Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum

BK6637PG2956

BK6315PG10

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4732102
31 MAY 89 02:38 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4732102

DEED OF TRUST
SECURING CREDITLINE AGREEMENT

THIS DEED OF TRUST is made this 25th day of May, 1989, among the Trustor, See Below (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 75 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

**Vestings:

Parcel 1: ROBERT MARK SATOVICK and YVONNE KAY SATOVICK, Trustees under the Revocable Trust Agreement of Robert Mark Satovick of October 10, 1983, as to an undivided one-half interest, and YVONNE KAY SATOVICK and ROBERT MARK SATOVICK, Trustees under the Revocable Trust Agreement of Yvonne Kay Satovick of October 10, 1983, as to the remaining one-half undivided interest
Parcel 2: ROBERT M. SATOVICK and YVONNE K. SATOVICK, his wife, as joint tenants, with full rights of survivorship

FOR LEGAL DESCRIPTIONS SEE ADDENDUM "A"

which has the address of 1738 East 263 North, Salt Lake City, Utah 84103
[Street] [City]
(herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

*(1)
TO SECURE to Lender (a) the repayment of the indebtedness ~~XXXXXXXXXXXXXXXXXXXX~~ dated 5-25-89 *(2) ~~XXXXXXXXXXXXXXXXXX~~ principal sum of ONE HUNDRED THOUSAND DOLLARS AND NO/100'S Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ~~XXXXXXXXXXXXXXXXXXXXXXXXX~~; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

*(1)Under a Creditline Agreement ("The Note") providing borrowers an Open-end Credit Arrangement
*(2)Wherein the Beneficiary is obligated to advance to borrowers under the Note up to

9033-32

ADDENDUM "A"

Parcel 1:
All of Lot 1, FEDERAL HEIGHTS PLAT "C", according to the official plat thereof, on file and of record in the Salt Lake County Recorder's office.

KNOWN AS: 1605 Arlington Drive, Salt Lake City, Utah 84103.

Parcel 2:
Lot 14, FEDERAL HEIGHTS PLAT "E", according to the official plat thereof, as recorded in the office of the County Recorder of said County.

LESS AND EXCEPTING THEREFROM the following described property: Beginning at the most northerly corner of Lot 14, FEDERAL HEIGHTS PLAT "E", a recorded subdivision located in the Southeast quarter of Section 33, Township 1 North, Range 1 East, Salt Lake Base and Meridian, and running thence South 35°00' West 122.358 feet; thence South 53°24'32" East 128.00 feet; thence North 44°25'21" East 108.44 feet to a point on a 570.00 foot radius curve to the left on the Southwesterly line of Federal Heights Drive, the center of said curve bears South 49°48'37" West 570.00 feet from said point; thence Northwesterly along the arc of said curve and Southwesterly line through a central angle of 14°48'37" a distance of 147.34 feet to the point of beginning.

KNOWN AS: 1738 East 263 North, Salt Lake City, Utah 84103.

Lot 14

BOOK 6131 PAGE 2295

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UTAH—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

1)Under a Creditline Agreement ("The Note") providing borrowers an Open-end Credit Arrangement
2)Wherein the Beneficiary is obligated to advance to borrowers under the Note up to

BK6637PG2958

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11807
Salt Lake City, Utah 84147

6-900159-07

SPACE ABOVE THIS LINE FOR RECORDER'S USE

16-18-21

3883757

DEED OF TRUST

THIS DEED OF TRUST is made this 17th day of January, 19 84, among the Trustor, WILFORD BRUCE WOODRUFF, a married man, (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 79 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

COMMENCING 11.6 rods North from the Southeast corner of Lot 1, Block 13, Five Acre Plat "A", Big Field Survey, Salt Lake County, Utah, thence North 71.8 feet; thence West 10.5 rods; thence North 119.6 feet; thence West 58.25 feet; thence South 191.4 feet; thence East 231.5 feet to the point of COMMENCEMENT.

Feb 14 20

BIC 56902

JAN 17 1984
Recorded at 3:38 pm
Request of Bancamerica Title
KATIE L. DIXON, Recorder
Salt Lake County, Utah
$ 8.00 By Lynn Wetherhorst Deputy
REF.

which has the address of 1622 South 500 East (Street) Salt Lake City (City)
Utah 84105 (herein "Property Address");
(State and Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated January 17, 1984 (herein "Note"), in the principal sum of FIFTY THOUSAND AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

3

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

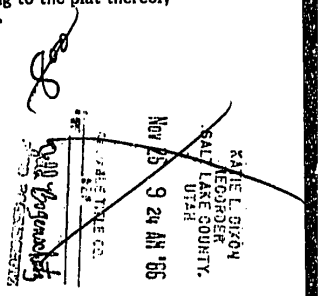
~~1350461~~

THIS DEED OF TRUST is made this 21st day of November, 19 86, among the Trustor, Jeffrey B. Gliedman, a married man (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 76 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 20, AMENDED PLAT OF INDIAN HILLS PLAT "G", according to the plat thereof, as recorded in the office of the County Recorder os said County.

I-11



which has the address of 1686 S. Mohawk Way (Street), Salt Lake City (City),
Utah, 84108 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 21, 1986 (herein "Note"), in the principal sum of FIFTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on N/A; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

~~5845~~ ~~474~~ BK6637PG2960

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5213129
10 MARCH 92 04:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: VALERIE ASHBY , DEPUTY

LOAN#1-460838-03

01/2012
5213129

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GERALD W. DAVIS AND GLENDA K. DAVIS HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 9675 SOUTH RUSKIN CIRCLE City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

28-12-253-004

LOT 26, WILLOW GLEN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LKAE COUNTY RECORDER'S OFFICE.

BK6637PG2961

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 40,761.63 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6422PG2588

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5212730
10 MARCH 92 02:36 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICES
REC BY: SHARON WEST , DEPUTY

LOAN #1-480839-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between EARL L. LATIMER AND RUTH L. LATIMER, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1786 EAST 10980 SOUTH City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 18, DIMPLE DELL HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 35,791.60 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2962

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UTAH 84117

5200287
03 APRIL 92 03:11 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REQ BY: SHARON WEST , DEPUTY

LOAN #1-460845-05

C/13222

5200287

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LLOYD CUMMINGS AND JULIE CUMMINGS, HUSBAND AND WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 12601 SOUTH 1565 EAST City: DRAPER State: UTAH Zip: 84020 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

COMMENCING AT A POINT ON THE EAST LINE OF RELATION STREET, WHICH IS NORTH 89 DEGREES 53 MINUTES 57 SECONDS WEST ALONG THE SECTION LINE 988.00 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 28, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 4 DEGREES 21 MINUTES 30 SECONDS EAST ALONG SAID STREET 215.73 FEET TO THE CENTER LINE OF THE UTAH LAKE IRRIGATION CO. CANAL; THENCE SOUTH 41 DEGREES 10 MINUTES EAST 443.30 FEET ALONG CENTER LINE OF SAID CANAL TO THE INTERSECTION OF AN EXISTING FENCE LINE; THENCE NORTH 89 DEGREES 56 MINUTES 30 SECONDS WEST ALONG SAID FENCE LINE 317.22 FEET TO THE EAST LINE OF RELATION STREET; THENCE NORTH 4 DEGREES 21 MINUTES 30 SECONDS EAST ALONG STREET 118.65 FEET TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM ANY PORTION LYING WITHIN THE BOUNDARIES OF THE UTAH LAKE IRRIGATION CO. CANAL.

SUBJECT TO A 33 FOOT RIGHT OF WAY ALONG THE NORTHEAST PROPERTY LINE FOR OPERATION AND PERPETUAL MAINTENANCE OF SAID CANAL.

BK6637PG2963

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 27,282.07 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6436PG2531

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY UT 84117

5282941
08 APRIL 97 03:07 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460847-01

C 113349

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KARLEY SUE PRICE, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1638 EAST ST. CHARLES PLACE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT NO. 69 CONTAINED WITHIN THE PARK PLACE SUBDIVISION, A PLANNED RESIDENTIAL DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED IN BOOK 74-4 AT PAGE 72 AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF THE PARK PLACE SUBDIVISION, A PLANNED RESIDENTIAL DEVELOPMENT, RECORDED IN BOOK 3572 AT PAGE 320 (AS AMENDED BY A FIRST AMENDMENT OF SAID DECLARATION RECORDED AS ENTRY NO. 2674672, IN BOOK 3753, AT PAGE 395, TOGETHER WITH: (I) A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, AS AMENDED; AND (II) AN EASEMENT OVER SUCH PORTION, IF ANY, OF THE ADJOINING LOT OR OF THE COMMON AREAS AS UNDERLIES THE LIVING UNIT SITUATED ON THE LOT HEREBY CONVEYED. SUBJECT TO: (I) ALL OF THE TERMS, CONDITIONS AND PROVISIONS OF SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, AS AMENDED; (II) THAT CERTAIN "GRANT OF OPEN SPACE EASEMENT" IN FAVOR OF SALT LAKE COUNTY RECORDED IN BOOK 3572, AT PAGE 342; (III) THE LIEN OF CURRENT GENERAL TAXES; AND (IV) AN EASEMENT OVER SUCH PORTION, IF ANY, OF THE LOT HEREBY CONVEYED AS UNDERLIES THE LIVING UNIT SITUATED ON THE ADJOINING LOT.

Lot 69 Page 11-12

BK6637PG2964

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 24,495.10 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6438PG2929

5227407

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 1-460848-00

E 113642

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROBERT F. BUSICO and DAVORKA BUSICO, his wife, as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2154 East Emerson Avenue, Salt Lake City, Utah 84108
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 23, BLOCK 3 KENSINGTON GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

14-15-111-011

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 20,198.79 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2965

BK6442PG1155

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY UT 84117

LOAN #1-460850-00

5242681
24 APRIL 92 03:01 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

C 113991

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GARY L. TILLERY AND MARILYN P. TILLERY, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 11780 SOUTH EUREKA WAY City: RIVERTON State: UTAH Zip: 84065 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 25, BONANZA ACRES NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2966

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 10,258.98 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ _____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$ _____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6446PG1578

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UTAH 84117

5268730
05 JUNE 92 03:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
METRO NATIONAL TITLE
REC BY: SHARON WEST , DEPUTY

5268730

16-11-400-013

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LOAN # 1-460853-05

THIS DEED OF TRUST is between DERRICK S. WINKEL, AN UNMARRIED MAN

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3060 EAST CARRIGAN CANYON DRIVE City: SALT LAKE State: UTAH Zip: 84108 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 3, CARRIGAN COVE, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

BK6637PG2967

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 50,763.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6467PG1599

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

LOAN #1-460854-03

C 117105

5287814
06 JULY 92 11:55 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between IVIN M. EINZINGER AND KATHERINE O. EINZINGER, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 5684 SOUTH LINDON STREET City: MURRAY State: UTAH Zip: 84107 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 3, WHITE TERRACE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 27,757.47 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2968

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, UT 84102

C118101

16-08-21

LOAN # 1-460855-01

5301050

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Bonnie J. Kofoed, an unmarried woman and Thom Kofoed, an unmarried man, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

812 South 1100 East, (Street) Salt Lake City, (City) Utah (State) 84102 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-08-208-014
Plat 2 Blk 9 1-3

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

COMMENCING AT A POINT 32 FEET NORTH OF THE SOUTHEAST CORNER OF LOT 1, BLOCK 9, FREMONT HEIGHTS, AND RUNNING THENCE NORTH 40 FEET; THENCE WEST 120 FEET; THENCE SOUTH 40 FEET; THENCE EAST 120 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 17,500 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

16-8-212

BK6492PG1574

BK6637PG2969

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SLC, UTAH 84117

5305874
04 AUGUST 92 04:39 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #1-460857-08

5305874

22-34-403-004

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RONALD R. WIERENGA AND SANDRA F. WIERENGA, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2470 EAST ROBIDOUX ROAD City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 32, WILLOW CREEK NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6633PG2970

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 35,088.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6497PG0229

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

05 AUGUST 92 04:41 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5680885

C118526

DEED OF TRUST
WITH ASSIGNMENT OF RENTS 1-460858-06

THIS DEED OF TRUST is between ROBERT C. CARTER AND CATHERINE CARTER, HIS WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 4609 SOUTH THORNWOOD AVENUE City: MURRAY State: UTAH Zip: 84123 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

21-03-478-018

LOT 37, WOODHAVEN VILLAGE NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BOOK 6637 PAGE 2971

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 15,500.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

C114239

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5314364
19 AUGUST 92 09:52 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #1-460860-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JOHN R. MOFFORD AND DEBI A. MOFFORD, HUSBAND AND WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3229 EAST VISTA GRANDE CIRCLE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 5, OLD MILL ESTATES PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2972

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $36,700.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6504PG0032

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UT 84117

26 AUGUST 92 12:06 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROGGET , DEPUTY

LOAN #1-460864-00

A119548

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROGER J. BIEVENUE, AN UNMARRIED MAN
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 759 EAST DELPHINIUM WAY City: SANDY State: UTAH Zip: 84070
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 81, WHITE CITY NO. 6 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

00-101-41-82

BK6637PG2973

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 34,184.88 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6507PG1331

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SLC, UTAH 84117

5317739
25 AUGUST 92 11:18 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
SUPERIOR TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460863-01

5317739 08/25/92 11:18 AM 15.00 22-21-105-001

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LOREN H. MITCHELL, AN UNMARRIED MAN AND STEPHANIE L. MAHIEU, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2901 SOUTH SPENCER AVENUE City: MAGNA State: UTAH Zip: 84044 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 30, SPENCER'S ANNEX, ACCORDING TO THE PLAT FILED IN BOOK "G", PAGE 2, SALT LAKE COUNTY.

BK6637PG2974

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 15,540.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6596PG2268

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UT 84117

5323839
01 SEPTEMBER 92 02:56 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROGGET , DEPUTY

LOAN #1-460865-08

5323839

E 119772

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HENRY F. MENNA AND BARBARA A. MENNA, HIS WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1496 EAST 7380 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 69, UNION VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

22-28-176-008

BK6637PG2375

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 48,825.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and charges as provided therein; and/or

$ _____ Credit line Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$ _____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6512PG1103

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SLC, UTAH 84117

5330229
14 SEPTEMBER 92 02:30 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
SUPERIOR TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460867-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JIMMIE N. ANDERSEN AND MYRNA A. ANDERSEN, HUSBAND AND WIFE, AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 11553 SOUTH 1700 EAST City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 39, BIG WILLOW ESTATES NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, IN BOOK 85-7, PAGE 124.

BK6637PG2976

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 41,900.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6517PG1969

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5338250
25 SEPTEMBER 92 11:30 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: EVELYN FROGGET , DEPUTY
LOAN #1-460868-02

5338250
E 120646

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BYRON L. ANDRUS AND KAYLEEN ANDRUS, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 721 EAST 3680 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84106 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

Lot 4

BEGINNING AT A POINT 155 FEET SOUTH AND 150 FEET EAST OF THE NORTHWEST CORNER OF LOT 4, BLOCK 20, TEN ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 45.0 FEET; THENCE WEST 20.0 FEET; THENCE SOUTH 61.0 FEET; THENCE EAST 69.5 FEET; THENCE NORTH 106 FEET; WEST 49.5 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A RIGHT OF WAY OVER THE FOLLOWING: BEGINNING AT A POINT 261 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 4; THENCE SOUTH 16.47 FEET; THENCE EAST 379.5 FEET; THENCE NORTH 16.47 FEET; THENCE WEST 379.5 FEET TO THE POINT OF BEGINNING.

16-22-152-004

BK6637PG2977

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 34,351.98 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe):_____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6524PG0181

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY UT 84117

15 OCTOBER 92 [illegible] PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #1-460870-03

C122846

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DAVID L. LEWIS AND SHARON LEWIS, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHII, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 6450 SOUTH CREST MOUNT DRIVE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, as described as follows, to-wit:

LOT 207, CANYON COVE NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2978

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 50,000.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2544

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGLAND DRIVE
SALT LAKE CITY, UTAH 84117

LOAN #1-460871-01

5359382
27 OCTOBER 93 11:40 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

5359382

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between BRADFORD H. YOUNG, A MARRIED PERSON, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 632 EAST 13800 SOUTH City: DRAPER State: UTAH Zip: 84020 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

34-06-428-001 NE 3

BEGINNING AT A POINT 310 FEET WEST OF THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF SECTION 6, TOWNSHIP 4 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE WEST 90 FEET; THENCE SOUTH 151 FEET; THENCE EAST 90 FEET; THENCE NORTH 151 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THEREFROM ANY PORTION LYING WITHIN THE BOUNDS OF 13800 SOUTH STREET.

Recital

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 10,260.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

1092534

BK6637PG2979

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

10-11-92

LOAN # 1-460872-00

5362733
30 OCTOBER 92 09:02 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: DIANE KILPACK , DEPUTY

5362733

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between VESTA G. ANTHONY
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2640 SOUTH 600 EAST
City: SALT LAKE CITY State: UTAH Zip: 84115
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

BEGINNING AT THE NORTHEAST CORNER OF LOT 52, IN HANSEN'S ADDITION TO FOREST DALE, AND RUNNING THENCE SOUTH 40 FEET; THENCE WEST 90 FEET; THENCE NORTH 40 FEET; THENCE EAST 90 FEET, TO THE PLACE OF BEGINNING.

BOOK 6546 PAGE 814

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $21,100.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG2980

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5370371
10 NOVEMBER 92 04:47 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LN#1-460074-06

THIS DEED OF TRUST is between ARTHUR E. BURTON AND MAUDEEN W. BURTON, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP
as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2266 EAST CLAYBOURNE AVENUE
City: SALT LAKE CITY State: UTAH Zip: 84117
and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

5370371

19-27-130-004 (NENE4)

BEGINNING AT A POINT 2283.75 FEET EAST AND 11.93 RODS SOUTH FROM THE NORTHWEST CORNER OF SECTION 27, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 130 FEET; THENCE EAST 92.48 FEET; THENCE NORTH 21 DEGREES 59 MINUTES 10 SECONDS WEST 140.19 FEET; THENCE WEST TO THE POINT OF BEGINNING.

BOOK 6553 PAGE 889

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 10, 250.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Credit Line Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6637PG2981

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
Salt Lake City, Ut 84102

9-32-323

LOAN # 1-460875-04

~~5072891~~ 5072891

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between IDRESS KHAN AND TERESA ANN MELLOTT-KHAN, husband and wife, ~~as joint tenants~~, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

760 East Second Avenue, Salt Lake City, Utah 84103
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

BEGINNING AT A POINT 55 FEET WEST OF THE NORTHEAST CORNER OF LOT 3, BLOCK 27, PLAT "D", SALT LAKE CITY SURVEY, AND RUNNING THENCE SOUTH 6-1/2 RODS, THENCE WEST 45 FEET; THENCE NORTH 6-1/2 RODS; THENCE EAST 45 FEET TO THE PLACE OF BEGINNING.

09-32-380-006 ~ 3

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $50,000.00 Promissory Note dated as of even date and renewals or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein, and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

~~BOOK 6554 PAGE 2302~~

BK6637PG2982

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SLC UT 84117

5380620
24 NOVEMBER 92 04:44 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

LOAN #1-460876-02

5380620

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between A. JEANETTE NIELSEN, AN UNMARRIED WOMAN

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 9309 SOUTH BURGANDY DRIVE City: SANDY State: UTAH Zip: 84070 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 24, BURGUNDY STREET GARDENS 1 AMENDED NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 90-9 OF PLATS AT PAGE 102, RECORDS OF SALT LAKE COUNTY, UTAH.

27-02-479-006

BK6637PG2983

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 7,000.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6561PG1116

890

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84012~~
C-124599

16-30-12

LOAN # 1-460877-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between JEFF E. ALLEN and PEGGY S. ALLEN, husband and wife, as joint tenants, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2931 South 200 East, Salt Lake City, Utah 84115
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in ~~Salt Lake~~ County, state of Utah, and described as follows, to-wit:

53799001

LOT 13

COMMENCING 170.1 FEET SOUTH AND 25 FEET EAST OF THE NORTHWEST CORNER OF LOT 13, BLOCK 32, TEN ACRE PLAT "A", BIG FIELD SURVEY; AND RUNNING THENCE SOUTH 58.5 FEET; THENCE EAST 161 FEET; THENCE NORTH 58.5 FEET, THENCE WEST 161 FEET, TO THE PLACE OF BEGINNING.

16-30-176-001

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 18,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2984

BK6560PG0910

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL, SAVINGS BANK
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117
ATC 124353

5382702
27 NOVEMBER 92 02:50 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

LOAN #6-901879-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MIKE DUBEK, AN UNMARRIED MAN AND DEBORAH DUBEK, AN UNMARRIED WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1431 SOUTH 200 EAST City: SALT LAKE CITY State: UTAH Zip: 84115 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5382702

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

16-18-131-004

LOTS 28 AND 29, BLOCK 4, VILLA PARK ADDITION SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2985

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 32,000.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6637PG0744

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL SAVINGS BANK
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY UTAH 84117

LOAN #1-460880-00

5393415
11 DECEMBER 92 02:51 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5393415

E 124886

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between GWILYM M. APROBERTS AND C. ANN APROBERTS, HUSBAND AND WIFE AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 1234 EAST MATTHEW AVENUE City: SALT LAKE CITY State: UTAH Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 95, NORMANDY MOBILE HOME ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

PROPERTY ADDRESS AS FOLLOWS:
6984 SOUTH COLUMBIA DRIVE
WEST JORDAN, UTAH 84084

BK6637PG2986

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 23,000.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6571PG2467

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UT 84117

5415132
15 JANUARY 93 12:09 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460881-08

5415132

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between DONALD K. HYLAND AND JACQUELINE G. HYLAND, HIS WIFE

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 8728 SOUTH SUGAR LOAF DRIVE City: SANDY State: UTAH Zip: 84093 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 44, ALTA HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 73-0 OF PLATS AT PAGE 79, RECORDS OF SALT LAKE COUNTY, UTAH.

BK6637PG2987

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 50,000.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

11182

BK6637PG2986

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84012

LOAN # 1-460382-06

5423128
28 JANUARY 93 09:59 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5423128

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ANDREA G. METOS

as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2126 East Walker Lane City: Salt Lake City State: Utah Zip: 84117 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-13-104-005
NWNW

COMMENCING 382.8 FEET SOUTH AND 1049.63 FEET EAST FROM THE NORTHWEST CORNER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 89 DEGREES 24 MINUTES 30 SECONDS EAST 128.94 FEET; THENCE SOUTH 2 DEGREES 30 MINUTES WEST 187.54 FEET; THENCE NORTH 89 DEGREES 24 MINUTES 30 SECONDS WEST 128.94 FEET; THENCE NORTH 2 DEGREES 20 MINUTES EAST 186.21 FEET TO COMMENCEMENT.

LESS AND EXCEPTING THEREFROM THAT PORTION LYING WITHIN 5400 SOUTH STREET

BK6637PG2988

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 32,000.00 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6596PG0382

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 S HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

C112904

5227727
31 MARCH 92 04:55 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460844-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KENNETH RAY THOMAS AND PEGGY NELL THOMAS, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 7625 WEST MOUNTAIN TOP ROAD City: HERRIMAN State: UTAH Zip: 84065 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

BK6637PG2989

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 37,666.50 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ _____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$ _____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

EXHIBIT "A"

NE NW NE 32-09-100-008 Parcel

THE WEST 657.875 FEET, MEASURED ALONG THE SOUTH LINE OF THE FOLLOWING DESCRIBED PROPERTY:

LOT 50, PROPOSED PLAT OF HI COUNTRY ESTATES PHASE II, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS SOUTH 974.96 FEET AND EAST 2161.13 FEET FROM THE NORTHWEST CORNER OF SECTION 9, TOWNSHIP 4 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE NORTH 360.50 FEET; THENCE SOUTH 89 DEGREES 50 MINUTES 00 SECONDS EAST 565.78 FEET TO A POINT ON A 500.00 FOOT RADIUS CURVE TO THE LEFT (RADIUS POINT BEARS NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST); THENCE EASTERLY ALONG SAID CURVE AN ARC DISTANCE OF 153.30 FEET (DELTA ANGLE 17 DEGREES 34 MINUTES 00 SECONDS); THENCE NORTH 72 DEGREES 36 MINUTES 00 SECONDS EAST 310.77 FEET; THENCE SOUTH 32 DEGREES 38 MINUTES 06 SECONDS EAST 360.82 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 45 SECONDS WEST 1315.75 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A 25 FOOT RIGHT OF WAY ALONG THE NORTH SIDE.

"TOGETHER WITH AND SUBJECT TO A PERPETUAL EASEMENT AND RIGHT OF WAY OVER AND ACROSS THE FOLLOWING DESCRIBED ROADS, A THROUGH H, BOTH INCLUSIVE AND J THROUGH M, BOTH INCLUSIVE, AND MORE FULLY DESCRIBED IN THE SPECIAL WARRANTY DEED FROM ZIONS FIRST NATIONAL BANK, TRUSTEE, TO JAMES M. MASCARO AND FRIEDA L. MASCARO, RECORDED MAY 20, 1974, AS ENTRY NO. 2622872, IN BOOK 3990, PAGE 26 OF OFFICIAL RECORDS."

SUBJECT TO EASEMENTS, COVENANTS, RESTRICTIONS, RIGHTS OF WAY AND RESERVATIONS APPEARING OF RECORD AND TAXES FOR THE YEAR 1985 AND THEREAFTER.

For Information Only
Property address:

7625 WEST MOUNTAIN TOP ROAD
HERRIMAN, UTAH 84065

FOR COPY
CO. RECORDER

BK6637PG2990

BK6434PG2555

modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$_____ CreditLine Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6434PG2551

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84012~~

LOAN # 1-460862-03

5316947

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MELITA MOLLOY, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

4734 South Woodduck Lane, Salt Lake City, Utah 84117
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 40,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____
   _____
   _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6506PG0363

BK6637PG2991

Unit No. 4734, in Building "C", contained within the HIDDEN LAKE CONDOMINIUM, as the same is identified in the Record of Survey Map recorded in SALT LAKE COUNTY, Utah as Entry No. 2625962, in Book 74-5, at Page 94, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the HIDDEN LAKE CONDOMINIUM, recorded in SALT LAKE COUNTY, Utah, on May 31, 1974, as Entry No. 2625963, in Book 3599, at Page 455, and in the Amended Declaration of Covenants, Conditions, Restrictions and Bylaws of the HIDDEN LAKE CONDOMINIUM, recorded in SALT LAKE COUNTY, Utah, on Janaury 28, 1977, as Entry No. 2903356, in Book 4443, at Page 1322. Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, said undivided ownership interest as initially established being .8725 (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The nonexclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

For Information Only
Property address:

4734 SOUTH ~~WOODCHUCK~~ Woodduck LANE
SALT LAKE CITY, UTAH 84117

5316947
24 AUGUST 92 02:51 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

BK6506PG0366

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG2992

E 119227

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84117

5317611
25 AUGUST 92 11:57 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460861-05

5317611

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between FRED L. EVANS AND MARY LYNN EVANS, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 2903 EAST KATHY DRIVE City: SANDY State: UTAH Zip: 84092 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 12, WILLOW CREEK MESA SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG2993

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 52,768.02 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$ _____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$ _____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6506PG2045

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4540970

DEED OF TRUST

THIS DEED OF TRUST is made this 19th day of October, 19 87, among the Trustor, JAMES T. VOSEIPKA AND KYMRA K. VOSEIPKA, HIS WIFE --------, (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

W-322

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 1, WINDWOOD ESTATES NO. 2, according to the official plat thereof, recorded in Book 77-12 of Plats at Page 357, records of Salt Lake County, Utah

10.00

4540970
23 OCTOBER 87 04:04 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: BEVERLY CARTER , DEPUTY

which has the address of 2559 West Evergreenwood Drive (Street), West Jordan (City),
Utah 84084 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 19, 1987 (herein "Note"), in the principal sum of ELEVEN THOUSAND AND NO/100---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ----------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2994

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4828435
27 SEPTEMBER 89 04:25 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4828435

DEED OF TRUST

THIS DEED OF TRUST is made this 22nd day of September, 19 89, among the Trustor, WILLIS L. GREEVER AND JUDEAN C. GREEVER, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

S-342

Lot 18, SKI VIEW ESTATES, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

which has the address of 1757 East Sitzmark Drive, Sandy, Utah 84070, (herein "Property Address");
[Street] [City] [State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

_____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

XX $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2995

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4673013
07 SEPTEMBER 88 03:22 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JEDD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4673013

DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of September, 19 88, among the Trustor, HAROLD L. HENRY and ALBERTA H. HENRY, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake State of Utah:

All of Lot 34, WESTVIEW SUBDIVISION NO. 5, according to the plat thereof, recorded in the office of the County Recorder of said County.

KNOWN AS: 3903 South 3600 West
West Valley City, Utah 84119

which has the address of 3903 South 3600 West [Street], Salt Lake City [City],
Utah 84119 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 2, 1988 (herein "Note"), in the principal sum of TEN THOUSAND AND NO/100- - - -

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4677319
19 SEPTEMBER 88 03:28 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4677319

W-356

DEED OF TRUST

THIS DEED OF TRUST is made this 15th day of September 19 88, among the Trustor, STEPHAN C. WADIUM and BETTY J. WADIUM, his wife AKA Betty Jayne Wadium (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 4, WILLOW CREEK HEIGHTS, according to the official plat thereof.

which has the address of 2657 East Willow Wick Drive (Street), Sandy (City),
Utah 84093 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 15, 1988 (herein "Note"), in the principal sum of TEN THOUSAND DOLLARS and NO/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 15, 1998; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6005 PAGE 749

BK6637PG2997

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4682738
03 OCTOBER 88 10:13 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SIMFIELD, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4682738

DEED OF TRUST

THIS DEED OF TRUST is made this 28th day of September, 19 88, among the Trustor, JOHN WHEAT, JR. and SUSAN K. WHEAT, his wife, (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 42, WHITE CITY NO. 36 SUBDIVISION, according to the official plat thereof.

KNOWN AS: 1814 Kimsbrough Road, Sandy, Utah 84092

which has the address of 1814 East Kimsbrough Road (Street), Sandy (City),
Utah, 84092 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 28, 1988, (herein "Note"), in the principal sum of, TWENTY ONE THOUSAND DOLLARS and NO/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 15, 1998; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG2998

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

C93006

4930587

4930587
19 JUNE 90 10:19 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

Loan # 1-460762-00

FIRST FEDERAL SAVINGS BANK FORMERLY KNOWN AS FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

THIS DEED OF TRUST is made this 18th day of June 19 90 among the Trustor, VICTORIA B. GARCIA, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

LOT 349, MOUNTAIR ACRES ADDITION NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

16-25-376-001

which has the address of 1494 East 3150 South, Salt Lake City, (Street) (City)

Ut 84106 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leashold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

BK6637PG2999

To SECURE To LENDER payment of the indebtedness owing by Borrower and evidenced by

X $ 12,285.39 Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_____ $_____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6229PG213

4976767

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4976767
12 OCTOBER 90 10:19 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan # 1-460761-02

DEED OF TRUST

THIS DEED OF TRUST is made this 15th day of August, 19 90, among the Trustor, Kent Livingston (herein "Borrower"), FIRST FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~ of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL ~~SAVINGS and LOAN ASSOCIATION~~ of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BANK SAVING BANK

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

The East 7 feet of lot 21, all of lots 22 and 23, and the West 1 foot of lot 24, block 3, EVANS ADDITION TO POPLAR GROVE, according to the official plat thereof, recorded in the office of the County Recorder of said County.

4953859
16 AUGUST 90 04:07 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: DIANE KILPACK , DEPUTY

which has the address of 1659 West 800 South [Street] Salt Lake City [City]

Utah 84104 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

X $ 12,200.00 Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

____ $_____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3000 BK6260PG0355 BK6245PG0554

4976767 4953859 136190 15-10-205-004 UTS

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4929890

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan # 146075400

DEED OF TRUST

First Federal Savings Bank Formerly known as First Federal Savings & Loan Association

THIS DEED OF TRUST is made this 27th day of April, 19 90, among the Trustor, Linda L. Snyder (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 13, RECONDO HILLS NO. 1, according to the official plat thereof, recorded in Book JJ of Plats at Page 64, records of Salt Lake County, Utah

4929890
18 JUNE 90 01:10 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

which has the address of 8384 South 1370 East (Street) Sandy (City)
Utah 84093 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

X $ 30,500.00 Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_____ $_____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4795954

DEED OF TRUST

THIS DEED OF TRUST is made this 29th day of June, 19 89, among the Trustor, Sophia Kounalis, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of lot 1, BLOCK D. COUNTRY CLUB HEIGHTS PLAT "A"
according to the official plat thereof, recorded in the office
of the County Recorder, Salt Lake County, Utah.

4795954
05 JULY 89 02:13 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 2458 Elm Street (Street) Salt Lake City (City), Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

X $3,604.16 Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_____ $_____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3002

4795954

WHEN RECORDED MAIL TO

First Federal Savings & Loan Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4791967
23 JUNE 89 03156 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: JEDD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4791967

DEED OF TRUST

THIS DEED OF TRUST is made this 20th day of June, 19 89, among the Trustor, Thomas Dixon Sr. and Jeanne Dixon, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 76 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 111, HILLCREST HEIGHTS PLAT 2, according to the plat thereof, as recorded in the office of the County Recorder of said County in book "NN" of plats at page 65.

FIRST AMERICAN TITLE
No. 26194

which has the address of 930 East 7725 South, Midvale Utah 84047 (herein "Property Address");
[Street] [City] [State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

__Y__ $ 27,033.64 Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

_____ $_____ Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6139 PAGE 0644

BK6637PG3003

4755212

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11888
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 31st day of March, 19 89, among the Trustor, Robert W. Damjanovich and Kathleen B. Damjanovich, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Beginning at a point which is South 366.12 feet along the Section line and West 299.34 feet from the East quarter corner of Section 23, Township 3 South, Range 1 West, Salt Lake Base and Meridian, and running thence West 290.4 feet; thence South 150.0 feet, more or less, to the North line of the osborne and Gallegos property; thence East 290.4 feet to a point due South of the point of beginning; thence North 150.0 feet, more or less, to the point of beginning.

TOGETHER WITH a 25.00 foot right of way described as follows:

Beginning at a point which is South 474.75 feet along the Section line from the East quarter corner of Section 23, Township 3 South, Range 1 West, Salt Lake Base and Meridian; and running thence West 299.34 feet; thence South 25.00 feet; thence East 299.34 feet to said Section line; thence North 25.00 feet to the point of beginning.

4755212
06 APRIL 89 02:12 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 11450 South 750 West, Sandy, Utah 84070 (herein "Property Address");
(Street) (City) (State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 31, 1989 (herein "Note"), in the principal sum of TWENTY THOUSAND and NO/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1999; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3004

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11858
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4752649

C83178

DEED OF TRUST

THIS DEED OF TRUST is made this 27th day of March, 19 89, among the Trustor, KENT F. TURNBOW and GALE TURNBOW, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

ALL OF LOT 601, CHERRY TREE LANE NO. 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

4752649
31 MARCH 89 09:18 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: D DANGERFIELD , DEPUTY

which has the address of 7074 Chris Lane [Street], Salt Lake City [City],
Utah 84121 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 27, 1989 (herein "Note"), in the principal sum of FIFTEEN THOUSAND AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 15, 1999; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 6114 PAGE 0459

BK6637PG3005

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11508
Salt Lake City, Utah 84147

4721983
04 JANUARY 89 11:00 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4721983

DEED OF TRUST

THIS DEED OF TRUST is made this 4th day of January, 19 89, among the Trustor, Ellen L. LeClaire, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, Stute of Utah:

Lots 853 and 854, HIGHLAND PARK PLAT "A", according to the official plat thereof, recorded in Book F of Plats at Page 24, records of Salt Lake County, Utah.

Together with the East half of the vacated 12 foot alley adjoining said property on the West.

which has the address of 2516 Glenmare Street (Street), Salt Lake City (City),
Utah 84106 (Herein "Property Address");
(State and Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated January 4, 1989 (herein "Note"), in the principal sum of Fifteen Thousand Three Hundred Twenty Four Dollars and 50/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

LOAN #

BK6637PG3006

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

DUPLICATE RECEIPT
4708923
02 DECEMBER 88 01:25 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC'BY: D DANGERFIELD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDING DATA

Rec By D Dangerfield, Dep

DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of December, 1988, among the Trustor, GENEVIEVE B. SIMKINS, a Woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 22, COTTONWOOD MEADOW A,B AND C AMENDED SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of said County.

which has the address of 1869 E. Southmoor Drive, Salt Lake City, Utah 84117
[Street] [City]
(herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 2, 1988 (herein "Note"), in the principal sum of Fifteen Thousand Four Hundred Forty Seven and 94/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 15, 1998; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: ~~Plaza~~
Address: ~~505 E. 200 So.~~
~~P. O. Box 11428~~
Salt Lake City, Utah 84147

5085870
21 JUNE 91 04:38 PM
~~KATIE L. DIXON~~
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

~~5085870~~

THIS DEED OF TRUST is between TERRY L. GRAHAM and MAY M. GRAHAM, his wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1287 West Gillespie Avenue, Salt Lake City, Utah 84104
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

15-02-352-005

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lots 144 and 145, POPLAR PLACE, according to the plat thereof, as recorded in the office of the County Recorder of said County.

FIRST AMERICAN TITLE
No. 272443

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 20,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3008

BK6328PG2815

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 405 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5080622
12 JUNE 91 09:07 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: DIANE KILPACK , DEPUTY

5080622

16-35-152-007

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between LYLE BARTON and LORI BARTON, husband and wife, as joint tenants, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3003 South Wasatch Boulevard, Salt Lake City, Utah 84109
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Lot 16, PARK TERRACE NO. 4, according to the official plat thereof, recorded in Book T of Plats at page 58, records of Salt Lake County, Utah.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 20,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum

BK6637PG3009

BK6325PG12

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UT 84102

LOAN #1-460807-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between ROGER CORTELLO, AN UNMARRIED MAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

3460 EAST KING HILL DRIVE (Street) SALT LAKE CITY (City) UTAH (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 57, ESQUIRE NO. 1, SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

5079054
10 JUNE 91 03:01 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

23-35-433-002
FAY0054
FIRST AMERICAN TITLE
No. 21294

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 35,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ _____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $ _____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3010
BK6326PG1971

22-22-41

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UTAH 84102

5077112

#1-460806-08

5077112
05 JUNE 91 01:00 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARNA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARLYS A. BROWN AND GARY F. BROWN, HUSBAND AND WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

6768 SOUTH 2485 EAST (Street) SALT LAKE CITY, (City) UTAH (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 503 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, State of Utah, and described as follows, to-wit:

Tax ID 19-20

ALL OF LOT 20, LAZY BAR NO. 3, AND THAT PORTION OF LOT 19; LAZY BAR NO. 3 DESCRIBED AS FOLLOWS; BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 19, AND RUNNING THENCE NORTH 1.00 FEET; THENCE EAST 108.15 FEET TO A POINT ON A CURVE TO THE LEFT, THE RADIUS POINT OF WHICH IS NORTH 89 DEGREES 37'10" EAST 835.0 FEET; THENCE SOUTHEASTERLY 1.01 FEET ALONG THE ARC OF SAID CURVE TO THE SOUTHEAST CORNER OF SAID LOT 19; THENCE WEST 108.16 FEET TO THE POINT OF BEGINNING.

22-22-408-011

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of ne Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 10,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG0565

16-21-22

5046321
02 APRIL 91 04:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
BACKMAN-STEWART TITLE SERVICES
Loan #1-4600096 SHARON WEST , DEPUTY
Sharon West

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
Salt Lake City, Ut 84102

5046321

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, is between STANLEY HALLET AND JUDITH HALLET, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2142 South 1900 East (Street) Salt Lake City, (City) Utah (State) 84106 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

16-21-228-031
33513
Lot 3

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Beginning at a point 170 feet North of the Southwest corner of Lot 5, Block 4, ROSSLYN HEIGHTS, being a subdivision of part of the Northeast quarter of Section 21, and all of the Northwest quarter Section 22, Township 1 South, Range 1 East, Salt Lake Base and Meridian, and running thence East 165.86 feet; thence North 50 feet; thence West 165.86 feet; thence South 50 feet to the place of beginning.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 13,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ _____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $ _____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637P0291
BK6637P0312

WHEN RECORDED, MAIL TO:

.....

.....

.....

5032457
28 FEBRUARY 91 10:08 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: KARMA BLANCHARD , DEPUTY

Space Above This Line For Recorder's Use

5032457

TRUST DEED

With Assignment of Rents

THIS TRUST DEED, made this 27th day of February, 19 91

between Steven Gordon Waters and Jyll Marie Waters, husband and wife

....., as TRUSTOR,

whose address is ..... (Street and number) (City) (State)

First Federal Savings Bank, a Federal Savings Bank

....., as TRUSTEE,* and

First Federal Savings Bank, a Federal Savings Bank

....., as BENEFICIARY,

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property, situated in Salt Lake County, State of Utah:

Lot 11, BEN-AIR ESTATES SUB., according to the official plat thereof, recorded in Book LL of Plats at Page 73, records of Salt Lake County, Utah.

21-23-126-001

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 belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits;

FOR THE PURPOSE OF SECURING (1) payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of $....**21,055.62**....., made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof; (2) the performance of each agreement of Trustor herein contained; (3) the payment of such additional loans or advances as hereafter may be made to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Trust Deed; and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

*NOTE: Trustee must be a member of the Utah State Bar; a bank, building and loan association or savings and loan association authorized to do such business in Utah; a corporation authorized to do a trust business in Utah; or a title insurance or abstract company authorized to do such business in Utah.

BK6293PG2402
BK6637PG3013

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 1-460789-00

5031975

C.98526

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Brent Jay Severson and Carol Lynn Severson, husband and wife, with title in joint tenancy and not as tenants in common, with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and Pulo desiguin the following address for all notice purposes hereunder:

245 East Southgate Avenue, (Street) Salt Lake City, (City) Utah (State) 84115 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

ALL OF LOT 6, BLOCK 1, CENTRAL PARK PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5031975
27 FEBRUARY 91 12:10 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: KARMA BLANCHARD , DEPUTY

16-17-332-012

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 14,300.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6293PG1163
BK6637PG3014

4997350

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 East 200 South
Salt Lake City, Utah 84102

LOAN # 1-460781-05

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Gary W. Tueller and Marilyn D. Tueller, husband and wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8914 South Altair Drive (Street) Sandy (City) Utah (State) 84093 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Lot 4, RIDGECREST, according to the official plat thereof, recorded in Book 777 of Plats at Page 225, records of Salt Lake County, Utah.

4997350
04 DECEMBER 90 04:16 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: REBECCA GRAY , DEPUTY

21-04-176-024

UT5 136445

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $15,407.25 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6273PG1534
BK6637PG3015

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 EAST 200 SOUTH
SLC, UT 84102

LOAN #1-460779-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

4991658

THIS DEED OF TRUST is between ROBERT WAYNE GOODMAN AND PATRICIA J. GOODMAN HUSBAND AND WIFE AS JOINT TENANTS, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1521 EAST STANLEY DRIVE (Street) SANDY, UTAH (City) 84093 (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 37, SILVER MOUNTAIN ESTATES NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

4991658
20 NOVEMBER 70 04102 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: DIANE KILPACK , DEPUTY

28-04-376-007

UTS 136590

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $25,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6269PG1220
BK6637PG3016

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
SLC, Utah 84102

Loan #1-460776-00

4988785

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Merlin Smith and Margie L. Smith, his wife as joint tenants with full rights of survivorship as the "Trustor," (which reference is joint and several if more than one person is named), who designate the following address for all notice purposes hereunder:

3190 Breeze Drive,	Magna, Utah	84044
(Street)	(City)	(State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

14-29-405-021

Lot 9, PLEASANT GREEN ACRES NO. 5, according to the official plat thereof, recorded in Book R of Plats at Page 77, records of Salt Lake County, Utah.

4988785
14 NOVEMBER 90 10:33 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
GUARDIAN TITLE
REC BY: KARMA BLANCHARD , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $15,310.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3017

BK6267PG2457

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 e. 200 S.
Salt Lake City, Ut 84102

4986300

C96531

LOAN # 1-460775-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Jacob J. Koeman, aka Jac J. Koeman, a single man & Margot Del Graham, a woman, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2961 Lajoya Dr. (Street) Salt Lake City, Utah (City) (State) 84124 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

22-02-176-019

LOT 305, HOLLADAY HILLS NO. 3, according to the official plat thereof, recorded in the office of the County Recorder of said County in Book "Q" of plats at Page 53.

4986300
06 NOVEMBER 90 11:55 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $21,000.41 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3018

BK6266PG0551

WHEN RECORDED, RETURN TO
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

4966631

Loan # 1-460772-07

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Dale A. Monson and Carolyn Monson, his wife as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

3076 E. Waymark Circle,	Salt Lake City, Ut	84109
(Street)	(City) (State)	(Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-35-128-003

Lot 5, WAYMARK SUBDIVISION, a subdivision according to the official plat thereof.

4966631
25 SEPTEMBER 90 11:29 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: SHARON WEST , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 10,500.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the Beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6255PG578
BK6637PG3019

VS 15-11-412

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 S.
Salt Lake City, Ut 84102

4962016

Loan # 1-460767-01

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between Joseph Woods Mc Phee and Evelyn G. Mc Phee, his wife as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1132 South 800 West (Street) Salt Lake City, Utah (City) (State) 84104 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, State of Utah, and described as follows, to-wit:

Beginning at a point on the West line of 8th West Street, which is 49.06 rods North and 64 rods West and 543.5 feet North from the Southeast corner of Section 11, Township 1 South, Rang 1 West, Salt Lake Base and Meridian; and running thence North 50 feet; thence West 213 feet; thence South 50 feet; thence East 213 feet to the point of beginning.

15-11-476-020

4962016
05 SEPTEMBER 90 01147 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UNITED TITLE SERVICE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 10,500.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637P63020
BK6250P0039

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC UT 84117

LOAN #1-460831-06

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

5152781

16-18-429-003

THIS DEED OF TRUST is between MERLENE O. DELINE, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

1783 SOUTH PARK STREET (Street) SALT LAKE CITY (City) UTAH (State) 84105 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

THE NORTH 18 FEET OF LOT 35, AND ALL OF LOT 36, BLOCK 1, ALTA PLACE, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK C OF PLATS AT PAGE 66, RECORDS OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $15,298.62 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6375PG0117

BK6637PG3021

9-31-412

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 So.
Salt Lake City, Ut 84012

LOAN # 1-460827-09

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between HAGOP TOPDJIAN AND OSSANNA TOPDJIAN, his wife, as joint tenants with full rights of survivorship the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

362 6th Avenue, (Street) Salt Lake City, (City) Utah (State) 84103 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

09-31-406-003 Lot 3

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

Commencing 74 feet East from the Northwest corner of Lot 3, Block 75, Plat "D", Salt Lake City Survey, and running thence East 33.25 feet; thence South 66 feet; thence West 33.25 feet; thence North 66 feet to the point of beginning.

5136084
04 OCTOBER 91 04:29 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 10,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6363PG0444
BK6637PG3022

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S. HIGHLAND DR
SLC UT 84117

16-31-21

LOAN #1-460826-00

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between KRISTINA F. BENGTSSON, AN UNMARRIED WOMAN, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

476 EAST PENNEY AVENUE (Street) SALT LAKE CITY, (City) UTAH (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, State of Utah, and described as follows, to-wit:

BEGINNING AT A POINT 143.55 FEET NORTH AND 100 FEET WEST FROM THE SOUTHEAST CORNER OF LOT 13, BLOCK 18, TEN ACRE PLAT "A", BIG FIELD SURVEY; AND RUNNING THENCE NORTH 118.8 FEET; THENCE WEST 68.45 FEET; THENCE SOUTH 118.8 FEET; THENCE EAST 68.45 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 6,020.23 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3023

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL, BANK
Address: 4748 S HIGHLAND DR
SLC UT 84117

LOAN #1-460825-02

C 104764

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between THOMAS D. BARBERI, AN UNMARRIED MAN
_____, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

8502 SOUTH DYNASTY WAY (Street) SALT LAKE CITY (City) UTAH (State) 84121 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, State of Utah, and described as follows, to-wit:

LOT 2, ALTA HILLS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

5120945
03 SEPTEMBER 91 04:54 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY
3Sept91 4:54PM

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $39,579.24 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

5120945
BK6352PG1945
BK6637PG3024

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: FIRST FEDERAL
Address: 4748 S HIGHLAND DR
SLC UT 84117

5105637
01 AUGUST 9, 01:50 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIANCE TITLE
REC BY: DIANE KILPACK , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

LOAN #1-460820-01

THIS DEED OF TRUST is between ALAN W. BUNKER AND BABARA C. BUNKER with title in joint tenancy and not as tenants in common with full rights of survivorship as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

814 EAST 17TH AVENUE (Street) SALT LAKE CITY, UTAH 84103 (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

09-27-376-018 5105637 801

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

LOT 2, BLOCK 3, NORTHCREST SUBDIVISION PLAT "D", ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "R" OF PLATS AT PAGE 95, RECORDS OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 100,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then, when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6342PG0033
BK6637PG3025

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
Salt Lake City, Ut 84102

Loan # 1-460817-02

5100010

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between S. RICHARD BENNION AND KATHLEEN R. BENNION, his wife as joint tenants with full rights of survivorship., as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

7737 South Silver Lake Drive, Salt Lake City, Utah 84121
(Street) (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary,

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

LOT 9, BRIGHTON HILLS NO. 1 SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

5100010
19 JULY 91 02:06 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $25,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

$_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3026

BK6338PG1554

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: 505 E. 200 So.
P. O. Box 11428
Salt Lake City, Utah 84147

5086822
25 JUNE 91 11:51 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEBB , DEPUTY

C102393

DEED OF TRUST
WITH ASSIGNMENT OF RENTS Loan No. 1-460811-03

THIS DEED OF TRUST is between Melvin C. Waters and Colleen J. Waters, husband and wife, as joint tenants, with full rights of survivorship, and not as tenants in common, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder:

829 East Casa Blanco Avenue (Street) Midvale (City) Utah (State) 84047 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

All of Lot 217, BALI HA'I NO 2, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's office.

22-29-308-009

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $17,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6637PG3027

C110401

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 So.
Salt Lake City, Ut 84102

16-07-22

LOAN # 1-[illegible]0836-07

5193891
05 FEBRUARY 92 09:47 AM
KATIE L DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

5193891

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MELVA HOLT, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

853 South 600 East #REAR (Street) SALT LAKE CITY (City) UTAH (State) 84102 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

16-17-275-037

COMMENCING NORTH 20 FEET FROM THE SOUTHEAST CORNER OF LOT 25, HOLLISTER SUBDIVISION, OF LOTS 2 AND 3, BLOCK 4 PLAT "B", SALT LAKE CITY SURVEY, AND RUNNING THENCE SOUTH 80 FEET; THENCE WEST 40 FEET; THENCE NORTH 80 FEET; THENCE EAST 40 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $17,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (described): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6406PG2790
BK6637PG3028

1-460835-09

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
S L C UT 84117

C109687

5187024
23 JANUARY 92 03:02 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: MARMA BLANCHARD , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PAUL F. PRINCE and JULIE N. PRINCE, his wife, as joint tenants with full rights of survivorship, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 7325 South 1600 East City: Salt Lake City State: Utah Zip: 84121 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

5187024

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

24-32-177-011

Lot 2, PHOENICIAN GARDENS SUBDIVISION, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

BK6637PG3029

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $ 45,563.42 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

C. Payment and performance of each agreement of Trustor herein contained; and

D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust..

BK6400PG2926

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD OFFICE
Address: 4748 SOUTH HIGHLAND DR
SALT LAKE CITY, UT 84117

5181030
09 JANUARY 92 02:40 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: SHARON WEST , DEPUTY

LOAN #1-460834-00

C108637

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between RICHARD D. NEWMAN AND SHIRLEY A. NEWMAN, HUSBAND AND WIFE, WITH TITLE IN JOINT TENANCY AND NOT AS TENANTS IN COMMON, WITH FULL RIGHTS OF SURVIVORSHIP, as the "Trustor," (which reference is joint and several if more than one person is named), and who designates the following address for all notice purposes hereunder: Street: 3576 WEST 4650 SOUTH City: SALT LAKE CITY State: UTAH Zip: 84119 and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

ALL OF LOT 34 HARRISONWOOD ESTATES NO. 1, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

BK6637PG3030

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

A. $47,104.92 Promissory Note dated as of even date and any renewals, extensions and modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or
$_____ Creditline Agreement dated as of even date creating an open-end credit arrangement, and any renewals, extensions and modifications thereof wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or
$_____ "Obligation" represented by (describe): _____

B. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;
C. Payment and performance of each agreement of Trustor herein contained; and
D. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

BK6396PG1608

5068598

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: PLAZA
Address: 505 E 200 S
SLC UT 84102

#1-460803-03

5068598 12 23 PM
30 MAY 91 12:23 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
REC BY: REBECCA GRAY , DEPUTY

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MARIAN K. MILLER, AN UNMARRIED WOMAN, as "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

677 EAST 4149 SOUTH MURRAY UTAH 84107 (Street) 1892 EAST LAIRD AVENUE SLC UTAH 84108 (City) (State) (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 100,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____;

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6317PG1564

BK6637PG3031

EXHIBIT "A"

PARCEL 1:

UNIT NO. 21, IN BUILDING 4-M, CONTAINED WITHIN THE LEXINGTON VILLAGE AT "OLD FARM", A PROWSWOOD OPEN SPACE COMMUNITY CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 2630435, IN BOOK 74-6, AT PAGE 100, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE LEXINGTON VILLAGE AT "OLD FARM", A PROWSWOOD OPEN SPACE COMMUNITY CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, ON JUNE 19, 1974, AS ENTRY NO. 2630434, IN BOOK 3613, AT PAGE 454, AND IN THE AMENDED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND BYLAWS OF THE LEXINGTON VILLAGE AT "OLD FARM", A PROWSWOOD OPEN SPACE COMMUNITY CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH ON JULY 2, 1974 AS ENTRY NO. 2633375, IN BOOK 3623, AT PAGE 196. TOGETHER WITH (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, SAID UNDIVIDED OWNERSHIP INTEREST AS INITIALLY ESTABLISHED BEING 1.3505 PERCENT (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NONEXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

PARCEL 2:

THE EAST 56 FEET OF LOT 56, ALL OF THE LOTS 57 AND 58, BLOCK B, COLONIAL HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH THE NORTH 6 FEET OF VACATED ALLEY ABUTTING ON THE SOUTH.

PACEL 1:
677 EAST 4149 SOUTH
MURRAY, UTAH 84107

PARCEL 2:
1892 EAST LAIRD AVENUE
SALT LAKE CITY, UTAH 84108

BK6317P1555

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

3178155P1

BK6637P53032

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: Plaza
Address: ~~505 E. 200 So.~~
~~Salt Lake City, Ut 84102~~

LOAN # 1-460815-06
5094339
08 JULY 01 03:57 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DOROTHY SINFIELD, DEPUTY

5004339

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between PATRICIA LEE DAY, as the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

4215 S. Solitude Ridge (Street) West Valley City, Utah (City) (State) 84119 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in Salt Lake County, state of Utah, and described as follows, to-wit:

SEE ATTACHED

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights, and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 15,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $_____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $_____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained; and

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6334PG2402 BK6637PG3033

21-04-311-002

All of Lot 4, VILLAGE II PHASE I, according to the official plat thereof, filed in Book "KK" of Plats at Page 23 of the official records of the Salt Lake County Recorder.

TOGETHER WITH a right of use and easement of enjoyment in and to the Recreational areas and facilities, which are appurtenant to and shall pass with title to the property conveyed hereby, as set forth in the Declaration of Covenants, Conditions and Restrictions of Village 2, Planned Unit Development, Part A, filed for record as Entry No. 2576236, in Book 3439 at Page 308, et. seq. and any supplemental amendments thereto of the official records of Salt Lake County, State of Utah.

KNOWN AS: 4215 S. Solitude Ridge, West Valley City, Utah 84119.

CHICAGO TITLE CO. RECORDED

8K6334PG2405 PG2402
8K6637PG3034

requirements, covenants, ...

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

WHEN RECORDED, RETURN TO:
First Federal Savings Bank
Office: COTTONWOOD
Address: 4748 S HIGHLAND DR
SLC, UT 84117

22-35-31

TIA : 50195

LOAN #1-460824-04

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST is between MICHAEL J. SHERANIAN AND SHARON SHERANIAN, husband and wife, as joint tenants with full rights of survivorship, the "Trustor," (which reference is joint and several if more than one person is named), and who designate the following address for all notice purposes hereunder:

2897 EAST ROBIDOUX ROAD (Street) SANDY (City) UTAH (State) 84093 (Zip)

and FIRST FEDERAL SAVINGS BANK, a Federal Savings Bank, 505 East 200 South, Salt Lake City, Utah 84102, as Trustee and Beneficiary.

54900831

WITNESSETH:

Trustor hereby irrevocably grants, transfers, assigns, conveys and warrants to Trustee, its successors and assigns, in Trust, with Power of Sale, that certain property in SALT LAKE County, state of Utah, and described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO

3 Sep 91
5120931
03 SEPTEMBER 91 04:50 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
TITLE INSURANCE AGENCY
REC BY: REBECCA GRAY , DEPUTY

TOGETHER WITH all and singular the tenements, hereditaments, rights, rights of way, easements, privileges and appurtenances thereunto belonging, or in any wise appertaining (all as part of the premises hereby conveyed) which shall be deemed to include but not to be limited to (1) all minerals rights, rents, issues, profits, damages, royalties, revenues and benefits therefrom; (2) all improvements, fixtures and equipment (whether or not annexed thereto) now or hereafter used in connection therewith; (3) all water and water rights hereafter relating to or used in connection with said property; together with all shares of stock evidencing any such water rights and all fixtures and equipment for irrigation or drainage; and (4) all interest, estate or other claims both in law and equity which Trustor now has or hereafter acquires in the subject property. Household appliances are deemed to be fixtures and a part of the subject property. All of the foregoing property, whether real, personal or mixed, shall be herein collectively referred to as the "subject property."

The subject property is conveyed hereunder to the Trustee for the purpose of securing the obligations of the Trustor to the Beneficiary in the following described amounts and pursuant to the following described agreements, all of which are herein referred to as the "Obligations":

1. $ 22,000.00 Promissory Note dated as of even date and renewals and/or extensions and/or modifications thereof together with interest, prepayment penalties and other charges provided therein; and/or

   $ _____ Creditline Agreement dated as of even date creating an open-end credit arrangement wherein the beneficiary, from time to time, is obligated to make advances on a non-discretionary basis and up to the limit in the amount set forth; and/or

   $ _____ "Obligation" represented by (describe): _____

2. Payment of further advances and funds, and interest thereon, which may be made by Beneficiary or Trustee as provided herein;

3. Payment and performance of each agreement of Trustor herein contained;

4. Performance of all loan agreements and other agreements between Trustor and Beneficiary relating to this Deed of Trust.

TRUSTOR AGREES:

1. To pay (a) before delinquent, all taxes and assessments of every type or nature affecting subject property; (b) all rents or charges for water and all assessments on any water stock; (c) all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the subject property and comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amount and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

BK6352PG1995

BK6637PG3035

Order No. 50195

SCHEDULE "A" LEGAL DESCRIPTION

PARCEL I 22-35-326-004

Lot 6, WILLOW CREEK SUBDIVISION NO. 3, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

PARCEL II 22-35-326-001

NESW 35 2S 1E

Beginning at the Northeast corner of Lot 5, WILLOW CREEK SUBDIVISION NO. 3, as recorded in the office of the Salt Lake County Recorder, and running thence North 18.21 feet to the Southwest corner of Finlandia Subdivision; thence North 78° East 30.50 feet; thence South 29° East 44.59 feet; thence South 32°56' West 5.76 feet; thence North 68°21' West 52.05 feet to the point of beginning.

PARCEL III 22-35-326-002

NESW 35 2S 1E

Beginning at a point North 68°07' East 12.0 feet from the Northwest corner of Lot 8, WILLOW CREEK SUBDIVISION NO. 3, as recorded in the office of the Salt Lake County Recorder, and running thence North 29° West 54.96 feet; thence South 32°56' West 94.65 feet; thence North 68°07' East 84.17 feet to the point of beginning.

RECORDED
SEP. [illegible]

BK6352PG1912

regulations, covenants, conditions and restrictions affecting the subject property.

2. To keep subject property insured against loss or damage by fire, and casualties covered by an extended coverage insurance endorsement, and other casualties in form of coverage, amounts and with insurance companies approved by Beneficiary. As further security, all policies shall be payable and delivered to Beneficiary. When the subject property is in an area identified by the Secretary of Housing and Urban Development as having special flood hazards, then when flood insurance is available it shall be similarly obtained and in an amount equal to the principal secured or maximum limit, whichever is less. If Trustor substitutes or replaces policies before the expiration thereof, Trustor shall pay to Beneficiary a reasonable fee to cover substitution costs. Any and all amounts received by Beneficiary under any of such policies may be

52961009

BK6637PG3036

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4859340
13 DECEMBER 89 10:42 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: KARMA BLANCHARD , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4859340

DEED OF TRUST

THIS DEED OF TRUST is made this 7th day of December, 19 89, among the Trustor, LEONARD B. KLOPFENSTEIN AND BEVERLY KLOPFENSTEIN, HIS WIFE (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 28, MOUNTCREST HEIGHTS, according to the official plat thereof, as recorded in the office of the County Recordor of said County.

which has the address of 3714 South 2700 East Salt Lake City Utah 84109 (herein "Property Address");
(Street) (City) (State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER payment of the indebtedness owing by Borrower and evidenced by

____ $_____ Trust Deed Note (the "Note") dated of even date herewith and renewals and/or extensions and/or modifications thereof; and/or

__X__ $ 15,000.00 Creditline Agreement (the "Note") dated of even date herewith creating an open-end credit arrangement with Borrower wherein the Beneficiary is obligated to advance to Borrower, under the terms of the Note, amounts up to the Note amount as Borrower from time to time requests.

and together with interest and all other charges, payments and obligations due on the Note and the payment of all other sums, with interest thereon, advanced as herein provided and the performance of the covenants and agreements of Borrower herein contained and the payment of any future advances with interest thereon made to Borrower by Lender pursuant to paragraph 21 "Future Advances" and performance and payment of all other obligations and agreements between Borrower and Lender relating to this Deed of Trust.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3037

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11006
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

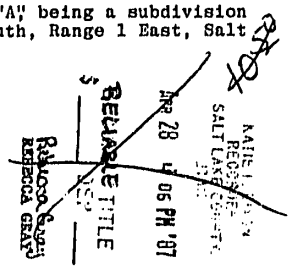
4446070 DEED OF TRUST

THIS DEED OF TRUST is made this 23rd day of April, 1987, among the Trustor, Kelly L. Huntington and Kay F. Huntington his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lots 293 amd 294, HIGHLAND PARK PLAT "A" being a subdivision of part of Sections 20 amd 21, Township 1 South, Range 1 East, Salt Lake Meridian.

H-83



which has the address of 1399 East Parkway (Street), Salt Lake City (City), Utah 84106 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 23, 1987 (herein "Note"), in the principal sum of **TWENTY THOUSAND DOLLARS & 00/100**** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5900 PG 2985

BK6637 PG 3038

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

4401898

THIS DEED OF TRUST is made this 2nd day of February, 19 87, among the Trustor, Catherine G. Simmons (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 207, ARCADIA HEIGHTS SUBDIVISION-PLAT B, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

A-72

Feb 12 4 27 PM '87

which has the address of 2817 East Glen Oaks Drive (Street), Salt Lake City (City), Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust, and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 2, 1987 (herein "Note"), in the principal sum of ***Twenty Five Thousand Dollars & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3039

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

10.00

4520179
09 SEPTEMBER 87 04:19 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: EVELYN FROGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4520179

DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of September, 19 87, among the Trustor, JOYCE B. WHITE, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

UNIT NO. 906 CONTAINED WITHIN THE CANYON ROAD TOWERS, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, ON MARCH 16, 1976, AS ENTRY NO. 2794953 IN PLAT BOOK NO. 76-3-53, AND IN THE DECLARATION OF CONDOMINIUM RECORDED IN SALT LAKE COUNTY, UTAH, ON MARCH 16, 1976, AS ENTRY NO. 2794954 IN BOOK 4136 AT PAGE 201 TOGETHER WITH THE .532% OF UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT. THE UNIT IDENTIFIED HEREIN IS AN "APARTMENT" UNIT.

which has the address of 123 East 2nd Avenue #906 [Street], Salt Lake City [City], Utah 84103 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 2, 1987 (herein "Note"), in the principal sum of SIXTEEN THOUSAND SIX HUNDRED AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 15, 2002; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5565 PAGE 2229

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

453963

DEED OF TRUST

THIS DEED OF TRUST is made this 25th day of September, 1987, among the Trustor, ***KENNETH L. WOODS AND JULIE B. WOODS, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

P-13

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 5, RANCK ADDITION, according to the official plat thereof, filed in Book "K" of plats at Page 61, records of Salt Lake County, Utah.

1000

453963
02 OCTOBER 87 11:36 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC. BY: JANET WONG

which has the address of 2850 East 3220 South (Street), Salt Lake City (City),
Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 2, 1987 (herein "Note"), in the principal sum of **TWENTY THOUSAND & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4537001
14 OCTOBER 87 0:35 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

4537001

THIS DEED OF TRUST is made this 15th day of September, 19 87, among the Trustor, **D. & M. BUTTERFIELD ENTERPRISES, A LIMITED PARTNERSHIP** (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 79 South Main Street, Salt Lake City, Utah (herein "Lender").

S-415-S

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Unit A, Building 2, SPRINGTREE, A PROWSWOOD Open Space Community, A Utah Condominium Porject, according to the Record of Survey Map filed for record as Entry No. 3025325 in Book 77-11 of Plats at Page 340, together with the appurtenant undivided ownership interest in the common areas and facilities which interest is subject and/or shifting, all of whcih is defined and described in the Declaration of Condominium of Springtree filed for record as Entry No. 3025324 in Book 4581 at Pages 318 through 351 of Official Records.

which has the address of 582 Marshwood Lane (Street), Murray (City),
Utah 84107 (State and Zip Code) (herein "Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated September 15, 1987 (herein "Note"), in the principal sum of **NINETEEN THOUSAND EIGHT HUNDRED FIFTEEN & 83/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 15, 1998; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK 5970 PG 2746

BK6637P33042

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4544332
30 OCTOBER 27 04:30 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JEDD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4544332

DEED OF TRUST

THIS DEED OF TRUST is made this 30th day of October, 19 87, among the Trustor, Serumen Investments Company, Kathleen Jones Roberts, General Partner (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust here... created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 20 Blk 3 Uintah 305AEC

Beginning at a point 449.2 feet North from the Southeast corner of Block 30, Five Acre Plat "C", Big Field Survey and running thence North 42.66 feet, thence West 110 feet, thence South 42.66 feet, thence East 110 feet to the point of beginning. Also: Beginning at a point North 0°01' West 21.00 feet from the Southeast corner of Lot 21, Block 2, Uintah Heights Addition, a subdivision of Block 30, Five Acre Plat "C", Big Field Survey and running thence North 0° 01' West 41.66 feet thence North 38°26'50" West 4.50 feet thence 0° 01' East 24.60 feet thence North 89° 57' 20" East 1.40 feet thence South 0° 01' East 20.59 feet thence North 89° 57 ' 20" East 1.40 feet to the point of beginning.

Lot 21 Blk 3 Uintah Heights

which has the address of ....1184-1186 South 1500 East (Street), Salt Lake City (City),
...Utah..84108..... (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated ..... October 30, 1987 (herein "Note"), in the principal sum of ..**TWENTY THOUSAND ..... DOLLARS & 00/100**..... Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ..... November 15, 2002; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3043

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4616783

4616783
28 APRIL 88 10:16 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 22nd day of April, 19 88, among the Trustor, Dean H. Burton and Donnette H. Burton, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

A PART OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT 33, WOODISE HEIGHTS SUBDIVISION, AND RUNNING THENCE EAST ALONG THE NORTH LINE OF SAID LOT 33, A DISTANCE OF 116.456 FEET TO THE WESTERLY LINE OF WOODSIDE DRIVE. THE WEST BOUNDARY OF WOODSIDE HEIGHTS ADDITION NO. 2; THENCE ALONG SAID DRIVE NORTH 20 DEGREES 00 MINUTES WEST 34.64 FEET TO A POINT OF A 125 FOOT RADIUS CURVE TO THE LEFT; THENCE NORTHWESTERLY 93.17 FEET ALONG SAID CURVE TO A POINT OF TANGENCY; THENCE NORTH 65 DEGREES 00 MINUTES WEST 62.04 FEET TO THE EAST SIDE OF THE JORDAN AND SALT LAKE CITY CANAL TO A POINT WHICH IS NORTH 482.19 FEET; AND EAST 377.25 FEET FROM THE SOUTH QUARTER CORNER OF SAID SECTION 33; THENCE SOUTH 14 DEGREES 15 MINUTES EAST 140 FET, MORE OR LESS, ALONG SAID CANAL TO THE POINT OF BEGINNING.

which has the address of 1740 East South Woodside Drive (Street), Salt Lake City (City), Utah 84124 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 22, 1988 (herein "Note"), in the principal sum of *NINE THOUSAND DOLLARS AND NO/100* Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 15, 1993; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4611248
15 APRIL 88 04:25 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4611248

DEED OF TRUST

THIS DEED OF TRUST is made this 14th day of April, 19 88, among the Trustor, Royce Larry McKee and Anna Dee McKee, his wife --------- (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 4, WOODSIDE HEIGHTS SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

which has the address of 1801 Woodside Drive (Street), Salt Lake City (City),
Utah 84117 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 14, 1988 (herein "Note"), in the principal sum of FIFTEEN THOUSAND SIX HUNDRED DOLLARS AND NO/100---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1993; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

16-19-22

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

459344
08 MARCH 88 12:25 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

459344

DEED OF TRUST

THIS DEED OF TRUST is made this 3rd day of March, 19 88, among the Trustor, KENNETH R. CHAPMAN AND REBECCA LOUISE CHAPMAN, HIS WIFE ---- (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Commencing at a point 2.2 feet South of the Northwest corner of Lot 3, Block 1, FREE SUBDIVISION, Block 43, Ten Acre Plat "A", Big Field Survey, thence South 0°13'27" West 37.55 feet; thence North 89°34'52" East 165.0 feet to the Southeast corner of Lot 3; thence North 0°13'27" East 30.375 feet; thence South 89°34'52" West 67.43 feet to the point of beginning.

which has the address of 2539 Green Street (Street) Salt Lake City (City),
Utah 84106 (State and Zip Code) (herein "Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 3,1988 (herein "Note"), in the principal sum of TWENTY FIVE THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15,2003; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3046

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4592554
02 MARCH 88 02:40 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
UTAH TITLE
REC. BY: JANET WONG , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4592554
4592554

DEED OF TRUST

THIS DEED OF TRUST is made this 26th day of February, 19 88, among the Trustor, Danny L. Chivers and Terri D. Chivers, his wife ——— (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

T-123362

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 9, MILLARD SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of SALT LAKE County, Utah.

which has the address of 1928 East 7130 South (Street), Salt Lake City (City),
Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 26, 1988 (herein "Note"), in the principal sum of SEVENTEEN THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15, 2003; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3047

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4567798
28 DECEMBER 87 04:26 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: TODD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4567798

DEED OF TRUST

THIS DEED OF TRUST is made this 24th day of December, 19 87, among the Trustor, **PHILLIP R. KINSER, a unmarried man (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lots 13, and 14, Block 1, WINDSOR PLACE, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

which has the address of 988 South 900 East (Street) Salt Lake City (City),
Utah 84105 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 24, 1987 (herein "Note"), in the principal sum of ***TWELVE THOUSAND DOLLARS & 00/100*** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 1-1-93; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5637PG3048

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11888
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 25th day of November, 19 87, among the Trustor, Grant K. Harrison and Gayleen Harrison, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 9

BEGINNING 191.69 feet South form the Northwest corner of Lot 9, Block 6, Ten Acre Plat "A", Big Field Survey; and running thence South 60 feet; thence East 166.67 feet; thence North 60 feet; thence West 166.67 feet to the point of beginning.

DUPLICATE RECEIPT
455752
02 DECEMBER 87 03:19 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
FOUNDERS TITLE
REC BY: EVELYN FROGGET , DEPUTY

which has the address of 3929 South 500 East (Street), Salt Lake City (City),
Utah 84107 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 25, 1987 (herein "Note"), in the principal sum of ***EIGHTEEN THOUSAND DOLLARS & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5985 PG 233

BK6637PG3049

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

4623299
12 MAY 88 11:30 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
REGIABLE TITLE
REC BY: EVELYN FROGGET , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4623299

H-125

DEED OF TRUST

THIS DEED OF TRUST is made this 3rd day of May 19 88, among the Trustor, Nona M. Ferguson and Patricia F. Cabibi, her daughter as joint tenants, with full rights of survivorship. (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 97, HILLSDALE SUBDIVISION NO. 3, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

which has the address of 2981 Tess Avenue (Street) West Valley City (City)
Utah 84119 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 3, 1988 (herein "Note"), in the principal sum of ELEVEN THOUSAND SIX HUNDRED FIFTY DOLLARS AND NO/100---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 15, 1993; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

4047094
07 JULY 88 11:17 AM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JANET WONG , DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 1st day of July 19 88, among the Trustor, Raymond E. Minchow and Alice M. Minchow, his wife as joint tenants. (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

BEGINNING at a point West 13.71 feet from the Southeast corner of Lot 17, FULLER GARDENS NO. 1, a subdivision in the North ½ of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence West 77.90 feet to the point of a 20.98 foot radius curve to the right; thence Northwesterly 36.62 feet along the arc of said curve to a point of tangency; thence North 10°00' East 81.43 feet; thence North 86°26'20" East 85.40 feet; thence South 0°25'30" West 110.12 feet to the point of beginning.

which has the address of 4287 South 1650 East (Street), Salt Lake City (City), Utah 84124 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated July 01 1988 (herein "Note"), in the principal sum of **THIRTY THREE THOUSAND AND THREE HUNDRED DOLLARS AND NO/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 15,1998; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5615 PAGE 629

BK6637PG3051

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11860
Salt Lake City, Utah 84147

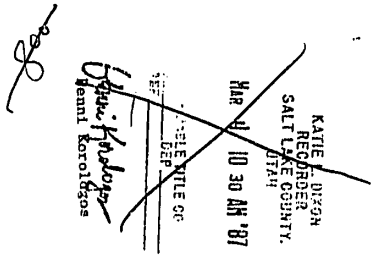
SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4411063~~ DEED OF TRUST

THIS DEED OF TRUST is made this 27th day of February, 19 87, among the Trustor, Grant S. Soderborg and Maureen K. Soderborg, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 17, COTTONWOOD HEIGHTS NO. 4, according to the plat thereof, as recorded in the office of the County Recorder of said County in Book "U" of Plats, at page 29.



which has the address of 2729 East 7260 South (Street), Salt Lake City (City),
Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 27, 1987 (herein "Note"), in the principal sum of ***EIGHT THOUSAND DOLLARS & 00/100********* Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3052

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4414494~~

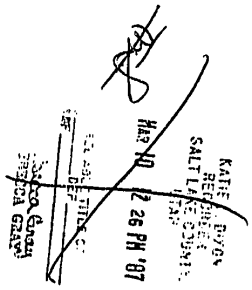
DEED OF TRUST

THIS DEED OF TRUST is made this 5th day of March, 19 87, among the Trustor, Gary G. Stewart and Ruby W. Stewart, his wife, ********** (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 79 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

All of Lot 25, HAMILTON VILLAGE NO. 2, according to the official plat thereof.

H-10



which has the address of 846 East 4280 South (Street), Salt Lake City (City),
Utah 84107 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 5, 1987 (herein "Note"), in the principal sum of **Fifteen thousand dollars & 00/100**** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5386 PAGE 2647

BK6637PG3053

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4116669~~

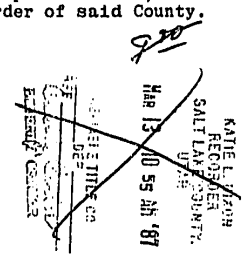
DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of March, 19 87, among the Trustor, Larry W. Price and Suzanne Price, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

The East47 feet of Lot 11 and the West 11 feet of Lots 12 and 13, Block 6, MOUNTAIN VIEW PARK, according to the plat thereof, as recorded in the office of the County Recorder of said County.

11-289



which has the address of 2072 West Minister Avenue (Street), Salt Lake City (City),
Utah 84108 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 9, 1987 (herein "Note"), in the principal sum of **SIXTEEN THOUSAND FIVE HUNDRED DOLLARS & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5588 PAGE 1053 BK 5637 PG 3054

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

1000

4479989
23 JUNE 87 01:52 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JEDD BOGENSCHUTZ, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 18th day of June, 19 87, among the Trustor, Stanley H. Elg and Kathryn H. Elg, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

C-101

Lot 7, GREENWOOD PARK NO. 4, according to the plat thereof, as recorded in the office of the County Recorder of said County.

which has the address of 9177 South 260 East [Street], Sandy [City],
Utah 84070 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 18, 1987 (herein "Note"), in the principal sum of **TWELVE THOUSAND DOLLARS & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 15, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5888 PAGE 1722
BK6637PG3055

WHEN RECORDED MAIL T

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 1st day of June, 1987, among the Trustor, **ARTHUR J. HUDACHKO AND SUSAN L. HUDACHKO, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

S-561

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 50, SUMMER CREST SUBDIVISION PHASE 2, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

4470348
03 JUNE 87 03:45 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: JEDD BOGENSCHUTZ, DEPUTY

which has the address of 8835 Crest Point Circle (Street), Sandy (City),
Utah 84092 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 1, 1987 (herein "Note"), in the principal sum of **NINETEEN THOUSAND DOLLARS & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 15, 2002; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3056

WHEN RECORDED MAIL T

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 11th day of May, 19 87, among the Trustor, *Jerold D. Ottley and JoAnn S. Ottley, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 12, HOLLADAY GARDENS, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

4457948
15 MAY 87 02:21 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: REBECCA GRAY , DEPUTY

which has the address of 2682 East Verona Circle (Street), Salt Lake City (City),
Utah 84117 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 11, 1987 (herein "Note"), in the principal sum of **THIRTEEN THOUSAND TWO HUNDRED DOLLARS & 00/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5918 PAGE 1957

BK6637PG3057

D-87-14003

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 12th day of March, 1987, among the Trustor, Melvin J. Hiller and M. Lyn Hiller, his wife aka Merrill Lyn Hiller (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 14, FLORAL GROVE ESTATES, according to the official plat thereof, recorded in the Office of the County Recorder of said County.

07-042-0014

BOOK 1152 PAGE 404 RECORDED MAR 19 10 38 ASSOCIATED TITLE OF SALT LAKE COUNTY

which has the address of 252 S. Cobble Creek Circle (Street) Farmington (City)
Utah 84025 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated March 12, 1987 (herein "Note"), in the principal sum of ***SEVENTEEN THOUSAND DOLLARS & 00/100***** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147 4387007

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST

THIS DEED OF TRUST is made this 12th day of January, 19 87, among the Trustor, Wendall Keith Dugdale and Rebecca Ann Dugdale his wife (aka Wendall K. Dugdale) (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 85, CLOVER CREST NO. 3, Amended according to the official plat thereof, as recorded in the office of the County Recorder of said County.

800

EVELYN FROGGET

JAN 20 1 25 PM '87

KATIE L. DIXON
RECORDER,
SALT LAKE COUNTY,
UTAH

which has the address of 5180 Clover Meadow Drive (Street), Murray (City),
Utah 84107 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated January 12, 1987 (herein "Note"), in the principal sum of THIRTEEN THOUSAND FIVE HUNDRED DOLLARS AND NO/100---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5867 PAGE 1461

BK6637PG3059

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4374156 DEED OF TRUST

THIS DEED OF TRUST is made this 22nd day of December, 19 86, among the Trustor Douglas T. Engh and Gayle O. Engh, his wife, the former aka DOUGLAS THEODORE ENGH (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Commencing at the Southeast corner of lot 18, Crestridge, a subdivision, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder, and running thence East 23.03 feet; thence South 3°00 East 105.0 feet; thence West 118.93 feet, to the East line of Crestridge, a subdivision; North 104.86 feet to the Northeast corner of lot 27, said Crestridge, a subdivision; thence East 90.41 feet to the point of beginning. Less Street.

Known as: 3820 South 1915 East
Salt Lake City, Utah 84106

Dec 29 9 43 AM '86
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY, UTAH

which has the address of 3820 South 1915 East (Street), Salt Lake City (City),
Utah 84106 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 22, 1986 (herein "Note"), in the principal sum of FIFTEEN THOUSAND DOLLARS AND 00/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK 6037 PG 3060

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4067527~~ 4067527 DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of December 19 86, among the Trustor, Frank N. Pignanelli and Patricia Ann Pignanelli, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of LOt 105, CROWN COLONY SUBDIVISION, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder.

Known As: 4873 Yorktown Drive, Salt Lake City,Utah 84117

KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
DEC 16 2 07 PM '86
FEE 8.00
By Marsha Williams
ASSOCIATED TITLE
DEP

which has the address of 4873 Yorktown Drive (Street), Salt Lake City (City),
Utah 84117 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 9,1986 (herein "Note"), in the principal sum of THIRTEEN THOUSAND FOUR HUNDRED DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 15,1995; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK ~~5853~~ PG ~~249~~ BK6637PG3061

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4363755 DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of December 19 86, among the Trustor, Randolph C. Welch and Renee L. Welch, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Beginning at teh Northwest corner of Lot 6, Block 17, Plat "B", Salt Lake City Survey, and running thence East 36.25 feet; thence South 83 feet; thence West 36.25 feet; thence North 83 feet to the place of BEGINNING.

TOGETHER WITH and SUBJECT TO, with others, a right of way over the following:

COMMENCING 74.5 feet East of the Northwest corner of Lot 6, Block 17, Plat "B" Salt Lake City Survey, and running thence South 3.35 feet; thence along a curve to the right with a radius of 10 feet, 15.7 feet; thence South 16.5 feet; thence East 35.7 feet; thence North 16.5 feet; thence Northwesterly along a curve with a radius of 10 feet, 16.7 feet; thence North 303.5 feet; thence West 15.7 feet to the point of BEGINNING.

Known As: 724 & 726 East 6th South, Salt Lake City,Utah 84102

which has the address of 724-726 East 600 South (Street), Salt Lake City (City),
Utah 84102 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 8,1986 (herein "Note"), in the principal sum of FIFTEEN THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 15,1995; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

S-19 St. Mary Hills Pl F Amd

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4362806

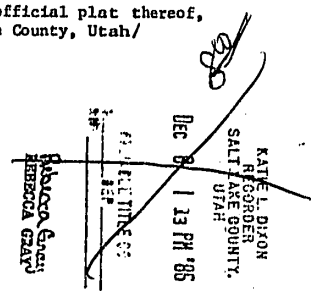
DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of December, 19 86, among the Trustor, Gordon J. Bluth and Kathleen W. Bluth, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 35, ST. MARY HILLS PLAT "F", according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah/

KNOWN AS: 1473 S. Wilton Way, Salt Lake City, Utah.



which has the address of 1473 South Wilton Way (Street), Salt Lake City (City),
Utah 84108 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 2, 1986 (herein "Note"), in the principal sum of TWENTY THOUSAND DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 15, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5849 PAGE 2237 BK6637PG3063

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

A-e1599

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4362944~~ DEED OF TRUST

THIS DEED OF TRUST is made this 2nd day of December, 1986, among the Trustor, Edmund E. Tucker and Gladys M. Tucker, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Beginning at a point in the center of a county road, which road bears Northeasterly at a point 534.5 feet South and North 64 degrees 45 minutes East 427.5 feet from the Northwest corner of the Southwest quarter of section 2, township 2 South, range 1 East, Salt Lake Base and meridian, and running thence North 64 degrees 45 minutes East along the center of said road, 70.0 feet; thence South 26 degrees 15 minutes East 165.0 feet; thence South 64 degrees 45 minutes West 70.0 feet; thence North 25 degrees 15 minutes West 165.0 feet to the point of beginning.

KNOWN AS: 2754 East 4510 South
Salt Lake City, Utah 84117

which has the address of ...2754 East 4510 South..., ...Salt Lake City...,
[Street] [City]
...Utah 84117 ... (herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated ...December 2nd, 1986..., (herein "Note"), in the principal sum of ...TEN THOUSAND DOLLARS AND NO/100... Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ...December 15th, 1996...; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK5869PG2706

BK6637PG3064

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4361482~~ DEED OF TRUST

THIS DEED OF TRUST is made this 1st day of December, 19 86, among the Trustor, Fred G. Westling and Dorothy E. Westling, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 41, FLAT IRON MESA SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

F-47

Dec 5 9 54 AM '86
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY, UTAH
REBECCA GRAY

which has the address of 8545 Kolach Drive (Street), Sandy (City),
Utah 84092 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 1st, 1986 (herein "Note"), in the principal sum of TEN THOUSAND THREE HUNDRED DOLLARS AND NO 100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 15th, 1987; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK ~~5848 PAGE 2618~~ BK6637PG3065

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4406754~~

DEED OF TRUST

THIS DEED OF TRUST is made this 17th day of February, 19 87 among the Trustor, John C. Silver and Eva M. Silver, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 7, and ths South 27 2/3 feet of lot 8, Block 2, cone and Roberts addition, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

FEB 20 11 15 AM '87
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY,
UTAH
ASSOCIATED TITLE DEP
Rebecca Gray
REBECCA GRAY

which has the address of 7422 North 1400 West (Street) Salt Lake City (City)
Utah 84116 (herein "Property Address");
(State and Zip Code)

BOOK 5881 PAGE 638

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 17, 1987 (herein "Note"), in the principal sum of **TWENTY THOUSAND DOLLARS & .00/100******** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3066

Amended

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4408523

DEED OF TRUST

THIS DEED OF TRUST is made this 23rd day of February, 19 87, among the Trustor, Ray B. Niederhauser and Martha S. Niederhauser his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 76, Majestic Heights No.1, according to the plat thereof as recorded in the office of the County Recorder of said County.

FEB 27 11 31 AM '87
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY, UTAH
$
ASSOCIATED TITLE
DEP
REBECCA GRAY

which has the address of 4164 Sovereign Way (Street), S.L.C. (City),
Utah 84124 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 23, 1987 (herein "Note"), in the principal sum of ***fifteen thousand dollars & 00/100********* Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 15, 1997; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3067

~~5868 PG 1644~~

AI 047360

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~1271244~~

DEED OF TRUST

THIS DEED OF TRUST is made this 27th day of June, 19 86, among the Trustor, John D. Eldredge and Nila Jean Eldredge, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 11, PARK TERRACE SUBDIVISION, according to the official plat thereof on file and of recorde in the office of the Salt Lake County Recorder.

F-3642

801

Patricia K. Brown
PATRICIA K. BROWN

FOUNDERS TITLE
$ ____
DEP ____

Jul 2 / 14 PM '86

KATIE L. DIXON
RECORDER
SALT LAKE COUNTY,
UTAH

which has the address of 3044 Cascade Way (Street), Salt Lake City (City),
Utah 84109 (herein "Property Address");
(State and Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 27, 1986 (herein "Note"), in the principal sum of TWELVE THOUSAND NINE HUNDRED THREE AND 07/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 15, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6537PG3068

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

33

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4260670 DEED OF TRUST

THIS DEED OF TRUST is made this 27th day of May, 19 86, among the Trustor, Wilder C. Neider, an unmarried man (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

T-109776
3 Sp 31C

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Commencing at a point 1152.4 feet West and 25 feet South from the East Quarter corner of Section 33, Township 1 South, Range 1 West, Salt Lake Base and Meridian, Thence South 470 feet; thence West 80 feet; thence North 470 feet; thence East 80 feet to the point of commencement.

Property address: 2419 West 3800 South
West Valley City, Utah 84119

$ UTAH TITLE DEP
JUN 13 12 01 PM '86
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY
UTAH
FIRST SOC-SCHUTZ

which has the address of 2419 West 3800 South (Street), West Valley City (City),
Utah 84119 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 27, 1986 (herein "Note"), in the principal sum of SEVENTEEN THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 15, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

BOOK 5278 PAGE 678

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3069

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

16-8-42

4187892

DEED OF TRUST

THIS DEED OF TRUST is made this 10th day of January, 1986, among the Trustor, Calvin W. Taylor and Dorothy C. Taylor, his wife--- (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

BEGINNING at a point on the West line of 1300 East Street, said point being West 17.0 feet and North 60.0 feet from the Southeast corner of Lot 1, Block 17-A, Five Acre Plat "A", Big Field Survey, and running thence North 66.25 feet; thence West 110.0 feet; thence South 66.25 feet; thence East 110.0 feet to the West line of said 1300 East Street and the point of BEGINNING.

TOGETHER with a right of way over and across the following described property:
BEGINNING at a point on the North line of 1300 South Street, said point being 127.0 feet West from the Southeast corner of Lot 1, Block 17-A, Five Acre Plat "A", Big Field Survey, and running thence North 60.0 feet; thence East 10.0 feet; thence South 60.0 feet; thence West 10.0 feet to the point of BEGINNING.

Lot 1

which has the address of 1276-80 South 1300 East (Street), Salt Lake City (City), Utah 84105 (State and Zip Code) (herein "Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated January 10, 1986 (herein "Note"), in the principal sum of THIRTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 15, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4161612~~

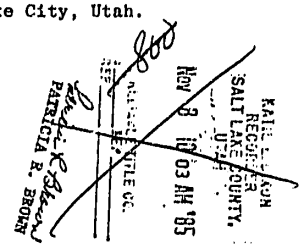
DEED OF TRUST

THIS DEED OF TRUST is made this 4th day of November, 19 85, among the Trustor, -----Robert B. Curtis and Nita H. Curtis, his wife----- (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 419, JAMESTOWN NO. 4 SUBDIVISION, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder.

KNOWN AS: 6142 Steeple Chase Lane, Salt Lake City, Utah.



which has the address of 6142 Steeple Chase Lane (Street), Salt Lake City (City), Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 4, 1985 ------ (herein "Note"), in the principal sum of TWENTY FOUR THOUSAND DOLLARS AND NO/100s---------- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 15, 1985----------; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

~~BOOK 5707 PAGE 0447~~ BK6637P63071

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11808
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~41:7020~~

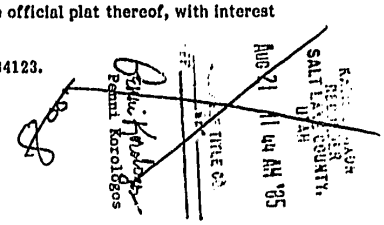
DEED OF TRUST

THIS DEED OF TRUST is made this 15th day of August, 19 85, among the Trustor, Joyce S. Justet, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 15, JEFFERSON PARK NO. 2, according to the official plat thereof, with interest thereon, payable as therein provided.

KNOWN AS: 6548 South 130 West, Murray, Utah 84123.



which has the address of 6548 South 130 West (Street), Murray (City), Utah (State and Zip Code) 84123 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 15, 1985 (herein "Note"), in the principal sum of FIFTEEN THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2000; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5682 PG 1582

ENT 66372 BK 6637 PG 3072

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4086910

DEED OF TRUST

THIS DEED OF TRUST is made this 10th day of May, 1985, among the Trustor, Ralph Boyd Openshaw and Doris D. Openshaw, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follov ing described property located in the County of Salt Lake, State of Utah:

Lot 25, ENCHANTED HILLS NO. 2 SUBDIVISION, according to the plat thereof, as recorded in the office of the County Recorder of said County.

KNOWN AS: 3402 Enchanted View Drive, Salt Lake City, Utah.

MAY 16 11 20 AM '85
RECORDED
SALT LAKE COUNTY, UTAH
REQUEST OF TITLE CO.
REF
Jacqueline Pope

which has the address of 3402 Enchanted View Drive (Street), Salt Lake City (City),
Utah 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 10, 1985 (herein "Note"), in the principal sum of THIRTY FOUR THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2000; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3073

(3)

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4086073

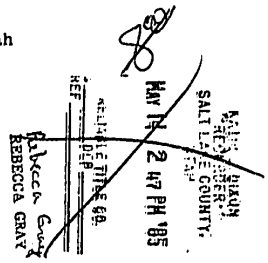
DEED OF TRUST

THIS DEED OF TRUST is made this 24th day of April, 1985, among the Trustor, Kelly Savage & Sandra Savage, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 80, DIXIE VALLEY NO. 6, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah

KNOWN AS: 3795 Sumter Drive, West Jordan, Utah



which has the address of 3795 Sumter Dr. (Street) West Jordan (City),
Utah 84084 (herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 24, 1985 (herein "Note"), in the principal sum of TWELVE THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2000; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3074

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4049076 **DEED OF TRUST** FIRST FED LOAN DEPT.

THIS DEED OF TRUST is made this 28th day of January, 19 85, among the Trustor, Ronald Lee Unger, an unmarried man, Shauna L. Unger, a woman, and Jon Kevin Unger, an unmarried man (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake City, State of Utah:

All of Lot 4, BRIGHTON VIEW NO. 2 SUBDIVISION, according to the official plat thereof, on file and of record in Salt Lake County Recorder's Office.

KNOWN AS: 7646 Coachman Circle, Salt Lake City, Utah 84121

FEB 11 9 33 AM '85
AMERICAN FEDERAL SAVINGS
SALT LAKE COUNTY, UTAH
RECORDER
FEE PAID
TITLE CO.
Cathie Henderson
Deputy Recorder

which has the address of 7646 Coachman Circle (Street), Salt Lake City (City),
Utah, 84121 (herein "Property Address");
(State and Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated January 28, 1985 (herein "Note"), in the principal sum of Ten Thousand Three Hundred and 00/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 15, 1995; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

EXPRESS LOAN DEPT.

4030344

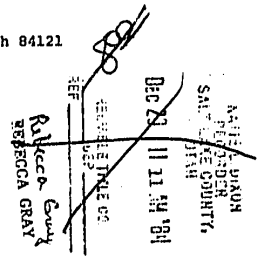
DEED OF TRUST

THIS DEED OF TRUST is made this 14th day of December, 19 84, among the Trustor, Neil W. Schlangen and Sharon K. Schlangen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 6, RIVIERA HIEGHTS NO. 10 SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

KNOWN AS: 7420 South Carling Circle, Salt Lake City, Utah 84121



which has the address of 7420 Carling Circle (Street), Salt Lake City (City), Utah, 84121 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated December 14, 1984 (herein "Note"), in the principal sum of Twenty Thousand Dollars And 00/100's Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2000; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3076

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11008
Salt Lake City, Utah 84147

~~3086240~~

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~3085548~~

DEED OF TRUST

THIS DEED OF TRUST is made this 10th day of July, 19 84, among the Trustor, Richard E. Johnson and c. Jill Johnson, aka Jill J. Johnso ..... (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

The North 113.55 feet of Lot 24, ROBERT SUBDIVISION, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

KNOWN AS: 730 East Elgin Ave.
SLC, Utah 84106

which has the address of 730 Elgin Ave. (Street) Salt Lake (City),
Utah 84106 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated July 10, 1984 (herein "Note"), in the principal sum of TWENTY FIVE THOUSAND Dollars, and NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 15, 1994; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5585 PAGE 2311

BOOK 5574 PAGE 467

BK6637PG3077

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

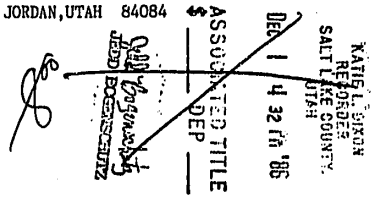
4358831 DEED OF TRUST

THIS DEED OF TRUST is made this 21st day of November 19 86, among the Trustor, Jared R. Christensen and Shannadean Christensen, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 9, SOUTH JORDAN HEIGHTS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

KNOWN AS: 2309 WEST TEMPLE VIEW CIRCLE, WEST JORDAN, UTAH 84084



which has the address of 2309 West Temple View Circle (Street), West Jordan (City), Utah 84084 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 21, 1986 (herein "Note"), in the principal sum of FOURTEEN THOUSAND FOUR HUNDRED DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

BK5847PG 123

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4356004~~

DEED OF TRUST

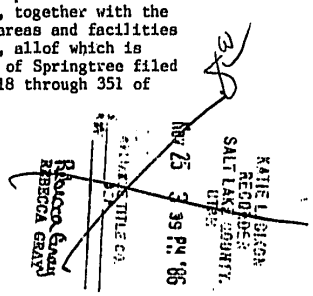
THIS DEED OF TRUST is made this 20th day of November 19 86, among the Trustor, William R. Robbins and Faye A. Robbins, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Unit A, Building 4, SPRINGTREE, a Prowswood Open Space Community, a Utah condominium project, according to the Record of Survey Map filed for record as Entry No. 3025325 in Book 77-11 of Plats at Page 340, together with the appurtenant undivided ownership interest in the common areas and facilities which interest is subject to adjustment and/or shifting, allof which is defined and described in the Declaration of Condominium of Springtree filed for record as Entry No. 3025324 in Book 4581 at Pages 318 through 351 of official records.

Known As: 5554 Marshwood Lan #A, Murray,Utah 84107

S-415



which has the address of 5554 Marshwood Lane #A [Street], Murray [City],
Utah 84107 [State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated November 20, 1986 (herein "Note"), in the principal sum of EIGHTEEN THOUSAND TWO HUNDRED DOLLARS AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3079

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

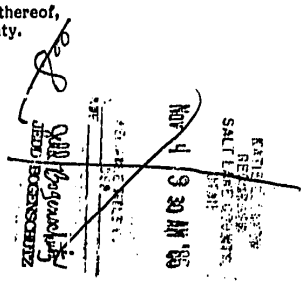
4348041

DEED OF TRUST

THIS DEED OF TRUST is made this 30th day of October, 19 86, among the Trustor, Vasi M. Sergakis, a woman (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 21, FEDERAL HEIGHTS PLAT "B", according to the plat thereof, as recorded in the office of the County Recorder of said County.



which has the address of 309 North Fairfax Circle (Street), Salt Lake City (City),
Utah 84103 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 30, 1986 (herein "Note"), in the principal sum of TWENTY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 15, 1996; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3080

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

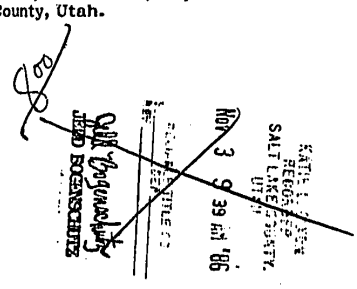
~~4342288~~

DEED OF TRUST

THIS DEED OF TRUST is made this 29th day of October, 19 86, among the Trustor, Sung W. Kim and Hee K. Kim, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 1303, MT. OLYMPUS HILLS NO. 13 SUBDIVISION, a subdivision, the plat of which is recorded in Book II at Page 75, records of Salt Lake County, Utah.



which has the address of 4612 Jupiter Drive (Street), Salt Lake City (City),
Utah 84124 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 29, 1986 (herein "Note"), in the principal sum of NINETY THOUSAND DOLLARS AND NO/100s Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 15, 2001; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

~~5885 884~~

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK6637PG3081

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4340089

DEED OF TRUST

THIS DEED OF TRUST is made this 28th day of October, 1986, among the Trustor, Grant K. Harrison and Gayleen Harrison, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOA ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the follow ing described property located in the County of Salt Lake, State of Utah:

Units 3 and 4, THE JOANNA CONDOMINIUMS, as the same is established and identified in the Declaration of Condominium of THE JOANNA CONDOMINIUMS, recorded September 13, 1979, as Entry No. 3336187, in Book 4943 at Page 201 of official records, of Salt Lake County, and as further defined and shown on the record of Survey Map of said project, recorded September 13, 1979, as Entry No. 3336188, and recorded October 1, 1979, as Entry No. 3344258, together with the appurtenant interest in the common areas and limited common areas as defined in the aforesaid declaration.

EVELYN FROGGET

Oct 29 3 48 PM '86

KATIE L. DIXON
RECORDER
SALT LAKE COUNTY
UTAH

which has the address of ..... (Street) ..... (City)

..... (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 28, 1986 (herein "Note"), in the principal sum of FIFTY THOUSAND DOLLARS AND NO/100S Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2001; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5833 PAGE 1582 BK6637PG3082

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

EXPRESS LOAN DEPT.

DEED OF TRUST

3984857

THIS DEED OF TRUST is made this 20th day of August, 19 84, among the Trustor, WILLIAM L. BARNHART AND DIANE T. BARNHART, husband and wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

Lot 41, EASTWOOD HILLL, according to the official plat thereof, filed in Book "N" of Plats at Page 23, records of Salt Lake County, Utah.

AUG 21 11 19 AM '84
KATIE L DIXON
RECORDER
SALT LAKE COUNTY,
UTAH

which has the address of 3489 Creatwood Drive (Street), Salt Lake City (City),
Utah 84109 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 20, 1984 (herein "Note"), in the principal sum of EIGHTEEN THOUSAND AND 0/100 - - -

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS
& LOAN ASSOCIATION
P.O. Box 11868
Salt Lake City, Utah 84147

2490

#7

SPACE ABOVE THIS LINE FOR RECORDER'S USE.

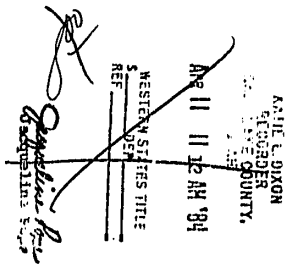
FIRST FEDERAL SAVINGS
ADJUSTABLE LOAN
DEED OF TRUST
WITH DEFERRED INTEREST

3927025

THIS DEED OF TRUST is made this 2nd day of April, 19 84, among the Trustor, Robert D. Antiel and Vicki L. Engler, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 505 East 200 South Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake State of Utah:

Lot 2, MAHONRI WHITE SUBDIVISION, according to the official plat thereof, filed in Book "X" of Plats at Page 26 of the Official Records of the Salt Lake County Recorder.



which has the address of 2914 So. Preston St. (STREET) Salt Lake City (CITY),
Utah 84106 (STATE AND ZIP CODE) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by Borrower's Note dated April 2, 1984 (herein "Note"), in the principal sum of Sixteen Thousand and 0/100 - - - - - - - - - - - - - - - - Dollars with interest on the unpaid principal balance from the date of the Note, until paid. The interest rate, principal and monthly installment amount are adjustable. (b) The repayment of any future advances which may become due from time to time as a result of negative amortization caused by adjustment of the interest rate and monthly installment amount. (c) The repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to Paragraph 21 hereof. (d) Other obligations as set forth in the Note and this Deed of Trust.

Deferral of interest may increase the principal balance to $ _____.

The entire indebtedness evidenced by the Note shall be due and payable in any event not later than April 1, 1999.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

BK6637PG3084 5545 2524

1-6000127-6

WHEN RECORDED MAIL TO

First Federal Savings & Loan
Association of Salt Lake City
P.O. Box ~~DEPT~~ 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~3792676~~ DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of May, 19 83, among the Trustor, WALLACE W. BATES & ELDA MAE BATES, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 135, MAJESTIC HEIGHTS SUBDIVISION NO. 1, County of Salt Lake, State of Utah, according to the official Recorded Plat thereof, filed with the County Recorder of said County.

MAY 13 10 25 AM '83
KATIE L. DIXON
RECORDER
SALT LAKE COUNTY
UTAH
REC
KELLERT TITLE CO.

which has the address of 4199 South 3100 East (Street), Salt Lake City, (City),
Utah, 84117 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 9, 1983 (herein "Note"), in the principal sum of FOURTY TWO THOUSAND, DOLLARS, AND 00/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 15, 1988; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BK 5459 PG 2444
BK6637P63085

WHEN RECORDED, MAIL TO:

FIRST FEDERAL SAVINGS &
LOAN ASSOCIATION
OF SALT LAKE CITY
~~ATTN: LOAN SERVICING~~ 505 East 200 So.
Salt Lake City, Utah 84102

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~3753065~~ 3753065

TRUST DEED

THIS TRUST DEED, made this 11th day of January, 1983

between GARY W. DE LAND, an unmarried man,

, as TRUSTOR,

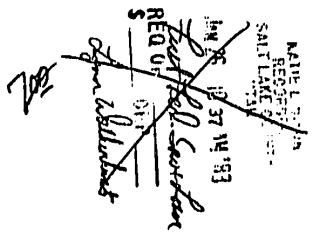
whose address is 2596 Oak Creek Circle

Sandy, Utah 84092

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SALT LAKE CITY, as TRUSTEE, and FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SALT LAKE CITY as Beneficiary,

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property, situated in Salt Lake County, State of Utah:

All of Lot 48, OAK CREEK ESTATES NO. 2, according to the official plat thereof, recorded in the office of the County Recorder of said County.



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 belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits;

FOR THE PURPOSE OF SECURING (1) payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of $ 18,000.00, made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof; (2) the performance of each agreement of Trustor herein and in said note contained; (3) the payment of such additional loans or advances as hereafter may be made to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Trust Deed; and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

TO PROTECT THE SECURITY OF THIS TRUST DEED, AND FOR OTHER PURPOSES, TRUSTOR AGREES:

1. To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed,

~~BK5124 PG 685~~

BK6637P63086

WHEN RECORDED MAIL TO
First Federal Savings & Loan
Association of Salt Lake City
P.O. Box 11868
Salt Lake City, Utah 84147

SPACE ABOVE THIS LINE FOR RECORDER'S USE

~~4343460~~

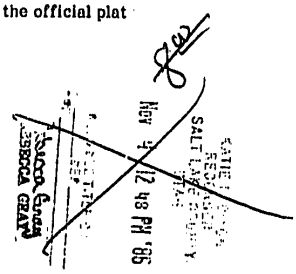
DEED OF TRUST

THIS DEED OF TRUST is made this 30th day of October, 19 86, among the Trustor, John D. Fossey and Patricia S. Fossey, his wife (herein "Borrower"), FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Salt Lake City (herein "Trustee"), and the Beneficiary, FIRST FEDERAL SAVINGS and LOAN ASSOCIATION of Salt Lake City, a corporation organized and existing under the laws of the United States of America whose address is 78 South Main Street, Salt Lake City, Utah (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Salt Lake, State of Utah:

All of Lot 14, COTTONWOOD MEADOWS ESTATES, according to the official plat thereof, as recorded in the Salt Lake County Recorder's.

KNOWN AS: 5044 Boobab Drive
Salt Lake City, UT. 84117



which has the address of X 5044 Boobab Drive (Street), Salt Lake City (City),
Utah 84117 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 30, 1986 (herein "Note"), in the principal sum of TWENTY SEVEN THOUSAND DOLLARS AND NO/100S Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 2, 1987; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

BOOK 5836 PAGE 397

BK6637PG3087