

7173728

98-6117

Prepared by/record and return by mail to:  
Paulette R. Singletary  
Merrill Lynch Credit Corporation  
4800 Deer Lake Drive East  
Jacksonville, FL 32246  
Attn: Loan Administration

AMENDMENT

**THIS AMENDMENT** is made by and between MERRILL LYNCH CREDIT CORPORATION, a Delaware corporation, whose street address is 4802 Deer Lake Drive East, Jacksonville, Florida 32246 ("Lender"), and Jeffrey Lynn Johnson, an unmarried man and Julie Anne Plant, an unmarried woman, as joint tenants, as the grantors, who reside at 277 Ashbrook Circle, Midvale, Utah 84047 ("Borrowers").

**WHEREAS**, on December 23, 1996, Lender established an Equity Access® or Equity Access Prime® credit account (the "Account") in the name of Borrower with a maximum line of credit available under the Account in the amount of \$65,000.00 and

**WHEREAS**, in order for the Account to be established, Borrower executed certain documents, including, but not limited to, the Agreement/Promissory Note (the "Agreement") and the Mortgage/Deed of Trust/Security Deed (the "Security Instrument"); and

**WHEREAS**, the Security Instrument was recorded on December 26, 1996, as Entry Number 65-36432, and/or in Liber/Book 7565, Page 991, in the official records of the County of Salt Lake, State of Utah.

**WHEREAS**, Borrower requests that Lender reduce the maximum line of credit available under the Account to \$28,000.00; and

**WHEREAS**, in order for Lender to reduce the maximum line of credit available under the Account to such amount, the Agreement and the Security Instrument must be amended to reflect the reduced amount.

**NOW, THEREFORE**, for and in consideration of ten dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

7173728  
12/01/98 3:51 PM 16-00  
NANCY WORKMAN  
RECORDER, SALT LAKE COUNTY, UTAH  
PARAMOUNT TITLE  
REC BY: W ASHBY , DEPUTY - WI  
DK8182PG0721

1. The Agreement and the Security Instrument are hereby amended to reflect that the maximum line of credit available under the account, and the maximum principal amount secured by the Security Instrument, is now \$28,000.00.
2. Except as specifically modified hereby, the Agreement and the Security Instrument are hereby ratified and confirmed in all respects and remain in full force and effect.

**IN WITNESS WHEREOF**, Lender and Borrower have executed this Amendment as of the 16th day of November, 1998.

WITNESSES:

MERRILL LYNCH CREDIT CORPORATION

Debbie Creamer  
Debbie Creamer

By: [Signature]  
Ray Chapman  
Vice President

Sandra Cooper  
Sandra Cooper

Melanie Provenza  
Melanie Provenza

Attest: Christa C. Beard  
Christa C. Beard  
Assistant Secretary

Maribeth Southard  
Maribeth Southard

[Signature]  
Witness:

[Signature]  
Julie Ann Plant

[Signature]  
Witness

[Signature]  
Witness

[Signature]  
Jeffrey Lynn Johnson

[Signature]  
Witness

STATE OF FLORIDA  
COUNTY OF DUVAL

On November 16, 1998, before me, the undersigned, a Notary Public in and for said state, personally appeared Ray Chapman and Christa C. Beard, Vice President and Assistant Secretary, respectively, of Merrill Lynch Credit Corporation, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.



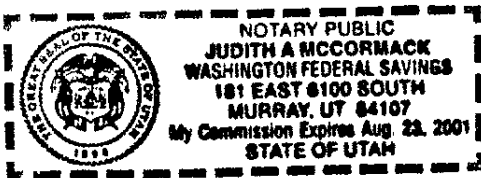
Paulette R. Singletary  
MY COMMISSION # CC739666 EXPIRES  
May 4, 2002  
BONDED THRU TROY FAIN INSURANCE, INC.

Paulette R. Singletary  
Name: Paulette R. Singletary  
Notary Public, State of Florida  
Commission No: \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

STATE OF UTAH  
COUNTY OF SALT LAKE

On 20th NOVEMBER 1998, before me, the undersigned, a Notary Public in and for said state, personally appeared Jeffrey Lynn Johnson and Julie Anne Plant, personally known to me (or proved to me on the basis of satisfactory evidence in the form of JULIE ANNE PLANT DL# 8933663 JEFFREY LYNN JOHNSON DL# 5785689) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) executed the instrument as his/her/their free act and deed.

WITNESS my hand and official seal.



Judith A. McCormack  
Name: JUDITH A. MCCORMACK  
Notary Public, State of Utah  
Commission No.: \_\_\_\_\_  
My Commission Expires: 8-23-2001

Lot 38, CRYSTAL HEIGHTS, according to the official plat thereof, recorded in the office of the County Recorder, County of Salt Lake, State of Utah.

PK8182PG0724