

WHEN RECORDED, MAIL TO:

Keystone Conversions

10662-S

00736328 BK 1427 Pg 2599  
RUSSELL SHIRTS \* WASHINGTON CO RECORDER  
2001 SEP 25 15:25 PM FEE \$10.00 BY KD  
FDR: TERRA TITLE CO

**TRUST DEED**

THIS TRUST DEED is made this 12<sup>th</sup> day of SEPT. 14, 2001, between

MARILYN HOLYOAK as Trustor,

whose address is PO Box 8794  
Ventura CA 93006  
and TERRA TITLE COMPANY as Trustee, and

KEYSTONE CONVERSIONS, LLC, a Utah Limited Liability Company as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in Washington County, State of Utah:

All of Lot FORTY-NINE (49), CHOLLA CREEK PLANNED UNIT DEVELOPMENT PHASE 1B, AMENDED AND EXTENDED, according to the Official Plat thereof on file in the Office of the Recorder of Washington County, State of Utah.

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

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a Promissory Note of even date herewith, in the principal sum of \$42,675.00, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

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

MARILYN HOLYOAK

*Marilyn Holyoak*

STATE OF CALIFORNIA

COUNTY OF VENTURA

On the 14 day of SEPT. 2001, personally appeared before me MARILYN HOLYOAK, the signer of the foregoing instrument who duly acknowledged to me that she executed the same.

*Donald W. Grant*  
NOTARY PUBLIC

My Commission Expires: Nov. 27, 2003 Residing In: 1431-F.S. VICTORIA VENTURA, CA.

