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 GARY M. OTT
 RECORDER, SALT LAKE COUNTY, UTAH
 1ST NATIONAL TITLE INS. AGENCY
 BY: SSM, DEPUTY - WI 2 P.

WHEN RECORDED RETURN TO:
 1st National Title Insurance Agency, LLC
 9488 Union Square
 Sandy, Utah 84070
 File No. 0309016

COURTESY RECORDING

TRUST DEED

THIS TRUST DEED, dated September 8, 2003, between ANN MARIE CHRISTENSEN, as Trustor, whose address is 1229 West Country Ridge Drive, South Jordan, UT 84095, 1st National Title Insurance Agency, LLC, as Trustee, and Andabra Investment Company, a Utah Limited Partnership, as Beneficiary.

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

Beginning at a point which is South 0°06'55" West 1063.84 ft. from the West Quarter Corner, Section 23, Township 3 South, Range 1 West, Salt Lake Meridian; and running thence East, along the North line of Clover Ridge Subdivision, 161.00 feet to the Northeast Corner of Lot #1, Clover Ridge Subdivision; and running thence North, along the West line of Clover Ridge Subdivision, 50.00 feet, thence East 102.50 feet, thence North 66.50 feet, thence West 102.50 feet, thence South 23.50 feet, thence West 160.81 feet to the West line of said Section 23, thence South 0°06'55" West 93.00 feet to the point of beginning. Subject to a 40 ft. R.O.W. along the West property line for 1300 West Street.

Tax I.D. # 27-23-302-007

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 \$150,000.00, payable to the order of the Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by 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 the 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.

If the trust property is sold, in whole or in part, by deed, by contract for deed, or by lease with

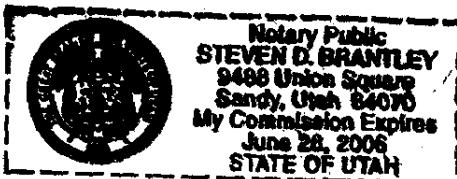
an option to buy, then the amount secured by this Trust Deed becomes immediately due and payable in full, with no further notice.

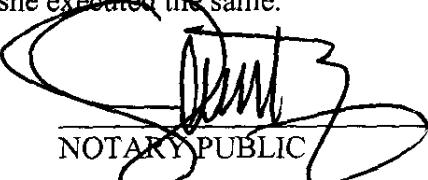
The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to her at the address herein set forth.

Ann Marie Christensen
ANN MARIE CHRISTENSEN

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

On 09/8/03, personally appeared before me Ann Marie Christensen, the signer of the within instrument, who duly acknowledged to me that she executed the same.




NOTARY PUBLIC