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GARY W. OTT

RECORDER, SALT LAKE COUNTY, UTAH

BARRETT & IAFE LLP

7777 ALVARADO RD STE 706

LA MESA CA 91941

BY: SBM, DEPUTY - MA 2 P.

RECORDING REQUESTED BY

Peter J. Barrett, Esq.

AND WHEN RECORDED MAIL TO

NAME Peter J. Barrett, Esq.
 BARRETT & IAFE LLP
 ADDRESS 7777 Alvarado Road, Suite 706
 CITY La Mesa
 STATE & ZIP California, 91941

ASSIGNMENT OF TRUST DEED

FOR VALUE RECEIVED, UTAH COPPER EMPLOYEES CREDIT UNION, by MOUNTAIN AMERICA CREDIT UNION, as its successor in interest, grants, assigns and transfers to: CUMIS INSURANCE SOCIETY, INC., a Wisconsin corporation, its successors and assigns, all beneficial interest under that certain TRUST DEED dated June 16, 2003 executed by BARBARA JANE COWARD, a single woman, as a joint tenant, Trustor,

to Matthew N. Olsen, Attorney at Law, Trustee, and recorded June 19, 2003, as document no. 8697750, in Book 8821, Page 8796-8797 of Official Records in the office of the County Recorder of Salt Lake County, Utah, describing land therein as:

Lot 62, COPPERTON SUBDIVISION No. 1, according to the plat thereof. Together with and subject to the right to the joint use of the existing driveway common to Lots 62 and 63, COPPERTON SUBDIVISION NO. 1.

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued to or to accrue under said TRUST DEED.

Dated: April 25, 2005

UTAH COPPER EMPLOYEES CREDIT UNION
 By: MOUNTAIN AMERICA CREDIT UNION, its
 successor in interest

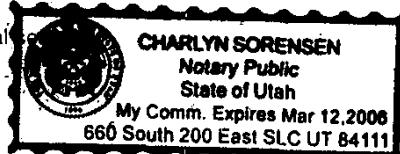
By: Stacey Miller

Its: Executive Vice President

STATE OF UTAH }
COUNTY OF Salt Lake } SS

On April 25, 2005, before me, Charlyn Sorensen, personally appeared
Stirling Nelesen, the Executive Vice President/COO of MOUNTAIN AMERICA
CREDIT UNION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is
subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by
his/her signature on the instrument the person(s), or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal:



Signature

A handwritten signature of Charlyn Sorensen, which appears to be "Charlyn Sorensen" written in cursive script.