

WHEN RECORDED MAIL TO:

K. F. ACHTER  
438 No. Hwy. 89  
Layton, Ut. 84040

11-033-0042, 0043,  
0044  
SW 24 4N-1W

E 1716903 B 2956 P 1385  
SHERYL L. WHITE, DAVIS CNTY RECORDER  
2002 JAN 2 4:14 PM FEE 12.00 DEP MEC  
REC'D FOR BONNEVILLE TITLE COMPANY, INC

87866-2D

**TRUST DEED**

THIS TRUST DEED is made this 31st of December, 2001, between  
**BRENT SINGLEY** as TRUSTOR,  
whose address is

**BONNEVILLE TITLE COMPANY**

as Trustee, and

**K. F. ACHTER and RUTH A. ACHTER**  
HUSBAND AND WIFE AS JOINT TENANTS

, as beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF  
SALE, the following described property situated in Davis County, .

part of the following two #'s  
11-033-0036 & 11-033-0041

See Attached Exhibit "A"

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 used or enjoyed with said  
property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissary note of even date  
herewith, in the principal sum of \$185,000 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 the 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 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.

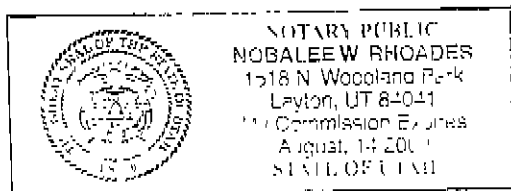
The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to  
him at the address hereinbefore set forth.

  
BRENT SINGLEY

STATE OF *Utah*  
COUNTY OF Davis

On the 31st day of December, 2001, personally appeared before me BRENT  
SINGLEY, the signer(s) of the foregoing instrument, who duly acknowledged  
to me that they execute the same.

  
Notary Public



## EXHIBIT "A"

E 1716903 B 2956 P 1386

Proposed CANYON CREEK ESTATES, PARCEL 1, Layton City, Davis County, Utah, more particularly described as follows:

PARCEL 1: Beginning at a point on the South boundary of the Adams Canyon Trail Parcel #3 Survey by Davis County Surveyor which point is South 0°12'30" West 390.14 feet along the Section line and North 89°23'00" East 1,060.82 feet from the West Quarter Corner of Section 24, Township 4 North, Range 1 West, Salt Lake Base and Meridian and running thence North 89°23'00" East 1,052.00 feet along said South boundary of Parcel #3; thence along the South boundary of Parcel #1 of said Adams Canyon Trail Survey in the following six courses: South 62°01'49" East 108.66 feet, South 73°16'02" East 171.132 feet North 86°16'40" East 87.125 feet, North 81°39'21" East 75.352 feet, North 82°12'54" East 52.187 feet, North 84°12'17" East 39.595 feet; thence South 0°01'20" West 232.47 feet along the Quarter Section Line; thence along the West boundary of Parcel #2 of said Adams Canyon Trail Survey in the following twelve courses: South 57°43'15" West 41.233 feet, South 35°50'43" West 13.640 feet, South 45°06'34" West 40.708 feet, South 58°44'18" West 16.490 feet, South 44°03'55" West 20.810 feet, South 15°16'47" West 38.780 feet, South 15°24'03" East 51.020 feet, South 27°04'21" East 75.250 feet, South 10°58'15" East 31.160 feet, South 24°06'45" East 38.770 feet, South 37°29'32" East 59.480 feet, South 28°10'37" East 10.250 feet; to a point which is North 0°01'20" East 200.00 feet from the Southeast corner of the Robert Ladd property; thence North 75°43'22" West 722.38 feet to a point which is 700.00 feet West of said Quarter Section Line and 378.15 feet North of the South boundary of the Robert Ladd property which point is also on the top of the South rim of the North Fork of Holmes Creek Canyon; thence South 73°48'13" West 272.31 feet to a point which is 1,400.00 feet East of the East boundary of U.S. Highway 89 and on the center of the North Fork of Holmes Creek; thence South 80°30'39" West 161.48 feet along the center of said Holmes Creek; thence North 45°27'00" West 250.40 feet; thence North 60.00 feet; thence West 220.00 feet; thence South 80.00 feet; thence along the boundary of the proposed Canyon Creek Subdivision in the following three courses: Westerly 54.65 feet along the arc of a 44.50 foot radius curve to the left through a central angle of 70°21'53" (chord bears South 77°10'25" West 51.28 feet), North 229.68 feet, North 30°00'00" West 190.30 feet; thence North 65°13'37" East 137.04 feet along said South boundary of Parcel #3 of the Adams Canyon Trail to the point of beginning. Containing 17.6420 Acres.