

**WHEN RECORDED, MAIL TO:**

Goldenwest Credit Union  
5025 S. Adams Ave.  
Ogden, Ut 84403

E 2589715 B 5232 P 254-257  
RICHARD T. MAUGHAN  
DAVIS COUNTY, UTAH RECORDER  
3/17/2011 12:04:00 PM  
FEE \$16.00 Pgs: 4  
DEP eCASH REC'D FOR BACKMAN TITLE SERVICES

b-041266

4

09-061-0021

(space above this line for recorder's use)

**LOAN MODIFICATION AGREEMENT**

WHEREAS, on or about 2/26/10, Mark Delmon Housley and Angelina Housley, as joint tenants (hereinafter "Borrower") executed and delivered to Goldenwest Credit Union (hereinafter "Credit Union") a Trust Deed and Trust Deed Note, recorded as entry No. 2515129 in Book 4975, Page 820-827, on the 5<sup>th</sup> day of March 2010 in the office of the Davis County Recorder. Said Trust Deed is secured by the property described below with a credit limit of \$19,000 and

WHEREAS, the parties are desirous of increasing the credit limit from \$19,000 to \$49,000.

NOW, THEREFORE, in exchange for the promises contained herein, the parties agree as follows:


1. The credit union shall increase the Borrower's limit from \$19,000 to \$49,000. The increase in the credit limit shall become effective on the 17th day of March, 2011.

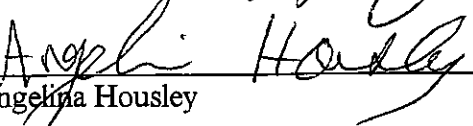
2. Except as modified herein, all of the remaining terms and conditions set forth in the Trust Deed Note, or Guaranty and any other document used for the original loan shall remain unchanged and in full force and effect.

3. The property securing this increase in credit limit is described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

Ken

  
\_\_\_\_\_  
Mark Delmon Housley

  
\_\_\_\_\_  
Angelina Housley

STATE OF UTAH )

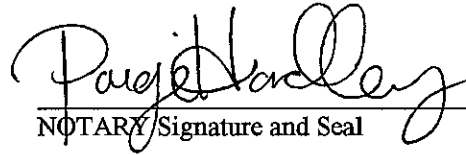
COUNTY OF Weber )

)  
:

SS.



On the 12<sup>th</sup> day of March 2011, personally appeared before me Mark Delmon Housley and Angelina Housley the Borrower, who duly acknowledged to me that THEY executed the same.

  
\_\_\_\_\_  
NOTARY Signature and Seal

The undersigned hereby acknowledges and affirms to the below named notary public that (1) **THEY** appeared before such notary public, holds the position or title set forth above, and, on behalf of the above named corporation by proper authority, either executed the foregoing document before such notary public or acknowledged to such notary public that the undersigned executed the foregoing document, and that (2) the foregoing document was the act of such corporation for the purpose stated in it.

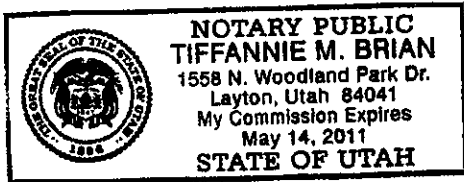
BY: *Lori Grant*  
GOLDENWEST CREDIT UNION

BY: Lori Grant

STATE OF UTAH                                    )  
  :  
COUNTY OF Weber                            )

ss.

The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of March, 2011, by Lori Grant, a branch manager of Goldenwest Credit Union, a corporation, on behalf of said corporation..



*Tiffannie Brian*  
NOTARY Signature and Seal

**SCHEDULE A**Order Number: **6-041266**

## LEGAL DESCRIPTION

Beginning at a point on East line of a highway, said point being South 89°56' East 161.5 feet along section line and South 1°29' West 366.13 feet along East line of said highway from Northwest Corner of Section 13; Township 4 North, Range 1 West, Salt lake Meridian; thence South 89°56' East 362.82 feet more or less to West line of a road; thence South 2°51' West along said West line of road 100.05 feet; thence North 89°56' West 360.36 feet to East line of said highway; thence North 1°29' East along said East line of highway 99.89 feet to the point of beginning.

Parcel No.: **09-081-0021**