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12-049-0040

Nov 9 1999

When recorded, mail to:  
Erma Schofield &  
Nolan C. Schofield

E 1557077 B 2579 P 562  
SHERYL L. WHITE, DAVIS CNTY RECORDER  
1999 NOV 5 4:13 PM FEE 12.00 DEP NEC  
REC'D FOR AVIS AND ARCHIBALD TITLE INSUR

### TRUST DEED

THIS TRUST DEED is made this 2<sup>nd</sup> day of NOVEMBER 1999 between Robert T. Adams, as Trustor, whose address is 2578 West 1700 South, Syracuse, Utah 84075. AVIS & ARCHIBALD TITLE INSURANCE AGENCY, INC., as Trustee, and Erma Schofield and Nolan C. Schofield, Trustees of the Erma Schofield Family Protection Trust dated the 6<sup>th</sup> Day of October, 1997, as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in DAVIS County, Utah:  
12-049-0040

SEE 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 there unto 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 \$11,100.00 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.

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

Robert T. Adams  
Robert T. Adams

STATE OF UTAH  
COUNTY OF WEBER

On the 2<sup>ND</sup> day of NOVEMBER 1999, personally appeared before me ROBERT T. ADAMS the signer of the foregoing instrument, who acknowledged to me that HE executed the same.

James J. [Signature]  
Notary Public residing at: S. Ogden  
Commission expires: 09-18-01

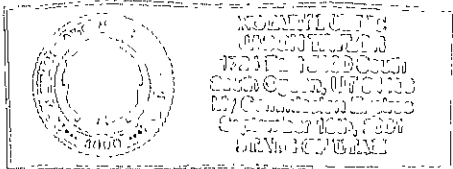


EXHIBIT "A"

E 1557077 B 2579 P 563

BEGINNING 2 RODS NORTH AND 27 RODS WEST FROM THE SOUTHEAST  
CORNER OF THE SOUTHWEST QUARTER OF SECTION 9, TOWNSHIP 4  
NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, NORTH 12 ½ RODS, EAST 6  
¼ RODS, SOUTH 12 ½ RODS, WEST 6 ¼ RODS TO BEGINNING.