

WHEN RECORDED, MAIL TO:
Goldenwest Credit Union
5025 S. Adams Ave.
Ogden, UT 84403

E 2556016 B 5119 P 102-105
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
9/29/2010 9:20:00 AM
FEE \$16.00 Pgs: 4
DEP eCASH REC'D FOR BACKMAN TITLE SERVICES

12-091-0094
#4

(space above this line for recorder's use)

LOAN MODIFICATION AGREEMENT

WHEREAS, on or about March 11, 2010, Sandee Rampton _____ (hereinafter "Borrower") executed and delivered to Goldenwest Credit Union (hereinafter "Credit Union") a Trust Deed and Trust Deed Note, recorded as entry No. 2516866 in Book 4982, Page 234-241, on the 16th 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 \$ 15,000.00 and

WHEREAS, the parties are desirous of increasing the credit limit from \$ 15,000.00 to \$ 27,000.00.

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 \$ 15,000.00 to \$ 27,000.00. The increase in the credit limit shall become effective on the 28th day of SEPTEMBER, 2010.

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:

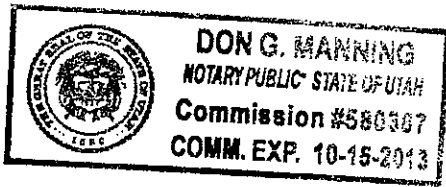
See Attached Legal Description

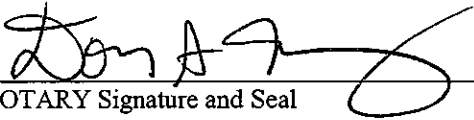


Sandee Rampton

STATE OF UTAH)
 :
COUNTY OF Davis) ss.

On the 23rd day of September, 2010, personally appeared before me Sandee Rampton the Borrower, who duly acknowledged to me that **SHE** executed the same.




NOTARY Signature and Seal

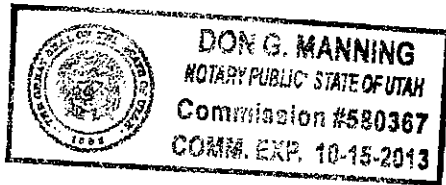
The undersigned hereby acknowledges and affirms to the below named notary public that (1)SHE appeared before such notary public, holds the position or title set forth above, and, on behalf of the above named corporation by proper authority, either executed the foregoing document before such notary public 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: Maggie Peterson
GOLDENWEST CREDIT UNION

BY: Maggie Peterson (Loan Officer)

STATE OF UTAH)
)
COUNTY OF Davis) : ss.

The foregoing instrument was acknowledged before me this 23rd day of September, 2010, by Maggie Peterson, a Loan Officer of Goldenwest Credit Union, a corporation, on behalf of said corporation.



Don A. Manning
NOTARY Signature and Seal

LEGAL DESCRIPTION

Beginning at a point on the South right of way line of Antelope Drive (1700 South Street), said point being North 89°49'43" West along the North Section line of Section 16, a distance of 1160.28 feet and South 04°50'00" West 33.12 feet from the North ¼ Corner of Section 16, Township 4 North, Range 2 West, Salt Lake Base and Meridian and running thence South 04°50'00" West 103.52 feet; thence North 89°49'43" West 100.00 feet; thence North 04°50'00" East 103.52 feet to said South right of way line; thence South 89°49'43" East along said South right of way line 100.00 feet to the point of beginning.

Parcel No.: 12-091-0094