

Tax Serial Number:
00-0015-5239

RECORDATION REQUESTED BY:

ROCK CANYON BANK
Provo Office
215 W 2230 N
Provo, UT 84604

WHEN RECORDED MAIL TO:

ROCK CANYON BANK
Provo Office
215 W 2230 N
Provo, UT 84604

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST



000000004984527006073509272018

THIS MODIFICATION OF DEED OF TRUST dated September 27, 2018, is made and executed between BURKE F. RONEY and ANDREA L. RONEY, husband and wife as joint tenants, whose address is 2188 SOUTH CREEKSIDE CT, HEBER CITY, UT 84032 ("Trustor") and ROCK CANYON BANK, whose address is Provo Office, 215 W 2230 N, Provo, UT 84604 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated March 9, 2018 (the "Deed of Trust") which has been recorded in WASATCH County, State of Utah, as follows:

ENTRY # 449184 RECORDED ON MARCH 12, 2018 IN THE OFFICE OF THE WASATCH COUNTY RECORDER.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in WASATCH County, State of Utah:

Lot 5, Creekside II Subdivision, according to the official plat thereof, recorded in the Office of the County Recorder of Wasatch County.

Together with a Right-of-Way and Easement of use and enjoyment in and to a Private Road described and as provided for in the Declaration, recorded November 10, 1994, as Entry No. 176096, in Book 288, at Page 4, and on the recorded plat.

The Real Property or its address is commonly known as 2188 SOUTH CREEKSIDE COURT, HEBER CITY, UT 84032. The Real Property tax identification number is 00-0015-5239.

MODIFICATION. Lender and Trustor hereby modify the Deed of Trust as follows:

THE AMOUNT OF THIS REVOLVING CREDIT DEED OF TRUST SHALL INCREASE FROM \$100,000.00 TO

**MODIFICATION OF DEED OF TRUST
(Continued)**

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\$200,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND TRUSTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 27, 2018.


TRUSTOR:

X 
BURKE F. RONEY

X 
ANDREA L. RONEY

LENDER:

ROCK CANYON BANK

X 
Edgar Garcia, Loan Officer

**MODIFICATION OF DEED OF TRUST
(Continued)**

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF UTAH)

) SS

COUNTY OF WASATCH)



SPENCER RICKY MONROE
NOTARY PUBLIC-STATE OF UTAH
COMMISSION# 699377
COMM. EXP. 03-08-2022

On this day before me, the undersigned Notary Public, personally appeared **BURKE F. RONEY and ANDREA L. RONEY, husband and wife as joint tenants**, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27TH day of SEPTEMBER, 20 18

By SPENCER MONROE

Residing at ROCK CANYON BANK PROVO UT

Notary Public in and for the State of UTAH

My commission expires MARCH - 8 - 2022

LENDER ACKNOWLEDGMENT

STATE OF UTAH)

) SS

COUNTY OF WASATCH)



SPENCER RICKY MONROE
NOTARY PUBLIC-STATE OF UTAH
COMMISSION# 699377
COMM. EXP. 03-08-2022

On this 27TH day of SEPTEMBER, 20 18, before me, the undersigned Notary Public, personally appeared **Edgar Garcia** and known to me to be the **Loan Officer**, authorized agent for **ROCK CANYON BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **ROCK CANYON BANK**, duly authorized by **ROCK CANYON BANK** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **ROCK CANYON BANK**.

By SPENCER MONROE

Residing at ROCK CANYON BANK PROVO UT

Notary Public in and for the State of UTAH

My commission expires MARCH - 8 - 2022