When Recorded, Mail to:

Salt Lake Community Development Corp. 223 West 700 South Salt Lake City, Utah 84101

6171422 09/21/95 MANCY WORKMAN RECORDER, SALT LAKE COUNTY, UTAH GUARDIAN TITLE REC BY:B GRAY DEPUTY - WI

Space Above This Line for Recorder's Use

## TRUST DEED

THIS TRUST DEED is made this 18th day of September . 1995 , between
KATHRYN A. CAUSEY, an unmarried person
as Trustor,
whose address is:
1062 South Jefferson Street Street and Number
Salt Lake City, UT 84101
City, State, and ZIP
GUARDIAN TITLE COMPANY OF UTAH
as Trustee*, (Title Company/Escrow Agent)

and Salt Lake Community Development Corporation (CDC) as Beneficiary.\*\*

\*Note: Trustee must be a member of the Utrl State Bar, a bank business in Utah; or allied insurance or restract company authorized to do such business in Utah; or allied insurance or restract company authorized to do such business in Utah; or allied insurance or restract company authorized to do such business in Utah; or allied insurance or restract company authorized to do such business in Utah;

\*\*Note: Should the CDC no longer be operating as a private, non-profit agency within the State of Utah, then all rights and obligations shall be assigned to the Salt Lake CD CDC.

Trustor hereby conveys and warrants to trustee in trust, with power of sale, the foliowing described property situated in Salt Lake County, Utah:

(Insert Legal Description of Property)

Lot 14 and the South 1/2 of 1.ot 15, Block 1, THORN'S SUBDIVISION, according to the official plat thereof, recorded in Book D of Plats at Page 48, records of Salt Lake County, Utah.

together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditament, privileges and appurtenances thereunto 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 \$2,000.00 payable to the order of Beneficiary at the times, in the manner, and with the 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 on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees in event of default of payment of the indebtedness secured hereby and to pay reasonable Trustee's fees for any services performed by trustee hereunder, including a reconveyance hereof. Not to sell, convey, dispose, rent, lease, or make any inter vivos transfer of the premises or any part thereof, or to vest the title thereto in any other person or persons in any manner whatsoever, or to encumber said property or any part thereof or any interest therein. In the event that the Trustor becomes insolvent, bankrupt, either voluntarily or involuntarily, or makes a general assignment for the benefit of creditors, or if any proceeding for enforcement of a judgement or writ or order of attachment against the property of the Trustor or petition of relief or readjustment of indebtedness filed by Trustor, such action shall constitute a default under the terms of this instrument and the Note it secures. In the event the Trustor defaults or undertakes any such act or agrees to undertake any act prohibited by this paragraph without written consent of the Beneficiary first obtained, such undertaking or agreement to undertake shall constitute a default under the terms of this instrument and the Note it secures, and the Beneficiary may cause the same to be foreclosed, and the premises sold, according to law and the provisions thereof.

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.

Kathy A Caren

Trustor

STATE OF UTAH	} } SS.
COUNTY OF SALT LAKE	}

On the \_\_\_\_\_\_ day of \_\_\_\_\_ September \_\_\_\_\_, 19\_\_\_ 95 \_\_\_\_, personally appeared before me \_\_\_\_\_ KATHRYN A. CAUSEY \_\_\_\_\_\_,

the signer of the foregoing instrument, who duly acknowledged to me that they executed the same.

Nctary Public

CAROLYN MCNEIL
HOTHIN RIBLE: STATE & UTAH
HOTHIN RIBLE: STATE & UTAH
HITVALE: OF SADE?
COMM. EXPIRE: 1-1-00