

Exhibit A

ENT 120133:2018 PG 1 of 8
Jeffery Smith
Utah County Recorder
2018 Dec 20 02:35 PM FEE 24.00 BY BA
RECORDED FOR Stewart Title Insurance Agency of Utah
ELECTRONICALLY RECORDED

Prepared by:

Jonathan Rudd

The Rudd Firm P.C.

10150 S. Centennial Pkwy, Suite 150

Sandy, UT 84070

When Recorded Mail To:

Randall H. King and Joyce H. King Trustees

of the Randall and Joyce King Family Living

Trust Amended and Restated, dated December 2nd, 2015

13001 S. Glacier Summit Drive

Draper, Utah 84020

Parcel No. 58-021-0092

01459-40204

TRUST DEED

With Power of Sale and Assignments of Rents

THIS TRUST DEED, made this 20th day of December, 2018 between AKA Saratoga, LLC, a Utah limited liability company as to an undivided 50% interest and Paul M. Jensen, Trustee of the Paul M. Jensen Trust dated April 3, 1997 as amended and restated, as to an undivided 50% interest, as Trustor, whose address is 5284 S. Commerce Dr. Ste C-274 Murray, UT 84107, Stewart Title Insurance Agency of Utah Inc., a Utah corporation, as Trustee, and Randall H. King and Joyce H. King Trustees of the Randall and Joyce King Family Living Trust Amended and Restated, dated December 2nd, 2015, whose address is 13001 S. Glacier Summit Drive, Draper, Utah 84020, as Beneficiary.

WITNESSETH: Trustor Conveys and Warrants to Trustee in trust with power of sale and assignment of rents, the following described property, situated in Utah County, State of Utah:

ADDRESS: Saratoga Springs, UT 84045, Parcel No. 58-021-0092.

LEGAL: Commencing East 537 feet from the Southwest corner of Section 2, Township 5 South, Range 1 West, Salt Lake Base and Meridian; East 707.13 feet; North 0°22'48" East 1.72 feet; North 0°22'48" East 77.57 feet; North 12°01'39" West 441.99 feet; North 34°29'33" West 227.67 feet; North 12°01'39" West 147.6 feet; North 20°35'31" East 148.41 feet; North 12°01'39" West 75 feet; North 4°38'47" West 100.84 feet; North 12°01'20" West

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176.15 feet; North 89°52'04" East 22.48 feet; North 12°01'43" West 18.46 feet; West 450.38 feet; South 0°40'24" West 1346.85 feet to beginning.

Less and excepting any and all portions lying West of the East bank of Provo Reservoir Canal.

Tax ID: 58-021-0092.

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 thereunto belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits;

FOR THE PURPOSE OF SECURING (1) payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of up to ONE MILLION FIVE HUNDRED THOUSAND DOLLARS (\$1,500,000.00), made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof; (2) the performance of each agreement of Trustor herein contained; (3) the payment of such additional loans or advances as hereafter may be made to Trustor, or its successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Trust Deed; and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

TO PROTECT THE SECURITY OF THIS TRUST DEED, TRUSTOR AGREES:

1. To keep said property in good condition and repair, not remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon; to comply with all laws, covenants and restrictions affecting said property; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to do all other acts which from the character or use of said property may be reasonably necessary; the specific enumerations herein not excluding the general; and, if the loan secured hereby or any part thereof is being obtained for the purpose of financing construction of improvements on said property, Trustor further agrees:

- (a) To commence construction promptly and to pursue same with reasonable diligence to completion in accordance with plans and specifications satisfactory to Beneficiary, and
- (b) To allow Beneficiary to inspect said property at all times during construction.



Upon presentation of an affidavit to Trustee, signed by Beneficiary, setting forth facts showing a default by Trustor under this numbered paragraph, is authorized to accept as true and conclusive all facts and statements therein, and to act thereon hereunder.

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2. To provide and maintain insurance of such type or types and amounts as Beneficiary may require, on the improvements now existing or hereafter erected or placed on said property. Such insurance shall be carried in companies approved by Beneficiary with loss payable clauses in favor of and in form acceptable to Beneficiary. In event of loss, Trustor shall give immediate notice to Beneficiary, who may make proof of loss, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Beneficiary instead of to Trustor and Beneficiary jointly, and the insurance proceeds, or any part thereof, may be applied by Beneficiary, at its option, to reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged.
3. To deliver to, pay for and maintain with Beneficiary until the indebtedness secured hereby is paid in full, such evidence of title as Beneficiary may require, including abstracts of title or policies of title insurance and any extensions or renewals thereof or supplements thereto.
4. To appear in and defend any action or proceeding purporting to affect the security hereof, the title to said property, or the rights or powers of Beneficiary or Trustee; and should Beneficiary or Trustee elect to also appear in or defend any such action or proceeding, to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum incurred by Beneficiary or Trustee.
5. To pay at least 10 days before delinquency all taxes and assessments affecting said property, including all assessments upon water company stock and all rents, assessments and charges for water, appurtenant to or used in connection with said property; to pay, when due, all encumbrances, charges and liens with interest, on said property or any part thereof, which at any time appear to be prior or superior hereto; to pay all costs, fees, and expenses of this Trust Deed.
6. Should Trustor fail to make any payment or do any act as herein provided, then Beneficiary or Trustee, but without obligation to do so and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: Make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; commence, appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest, or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and in exercising any such powers, incur any liability, expend whatever amounts in its absolute discretion it may deem necessary therefore, including cost of evidence of title, employ counsel, and pay its reasonable fees.
7. To pay immediately and without demand all sums expended hereunder by Beneficiary or Trustee, with interest from date of expenditure at the rate of Seven Percent (7%) per annum until paid, and the repayment thereof shall be secured hereby.

IT IS MUTUALLY AGREED THAT:

8. Should said property or any part thereof be taken or damaged by reason of any public improvement or condemnation proceeding, damaged by fire, earthquake, or in any other manner, Beneficiary shall be entitled to all compensation, awards, and other payments or relief therefore, and shall be entitled at its option to commence, appear in and prosecute in its own name, any

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action or proceedings, or to make any compromise or settlement, in connection with such taking or damage. All such compensation, awards, damages, rights of action and proceeds, including the proceeds of any policies of fire and other insurance affecting said property, are hereby assigned to Beneficiary, who may, after deducting therefrom all its expenses, including attorney's fees, apply the same on any indebtedness secured hereby. Trustor agrees to execute such further assignments of any compensation, awards, damages, and rights of action and proceeds as Beneficiary or Trustee may require.

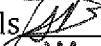

9. At any time and from time to time upon written request of Beneficiary, payment of its fees and presentation of this Trust Deed and the Note for endorsement (in case of full reconveyance, for cancellation and retention), without affecting the liability of any person for the payment of the indebtedness secured hereby, Trustee may (a) consent to the making of any map or plat of said property; (b) join in granting an easement or creating any restriction thereon; (c) join in any subordination or other agreement affecting this Trust Deed or the lien or charge thereof; (d) reconvey, without warranty, all or any part of said property. The grantee in any reconveyance may be described as "the person or persons entitled thereto", and the recitals therein of any matters or facts shall be conclusive proof of truthfulness thereof. Trustor agrees to pay reasonable Trustee's fees for any of the services mentioned in this paragraph.

10. As additional security, Trustor hereby assigns Beneficiary, during the continuance of these trusts, all rents, issues, royalties, and profits of the property affected by this Trust Deed and of any personal property located thereon. Until Trustor shall default in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, Trustor shall have the right to collect all such rents, issues, royalties, and profits earned prior to default as they become due and payable. If Trustor shall default as aforesaid, Trustor's right to collect any such moneys shall cease and Beneficiary shall have the right, with or without taking possession of the property affected hereby, to collect all rents, royalties, issues and profits. Failure or discontinuance of Beneficiary at any time or from time to time to collect such moneys shall not in any manner affect the subsequent enforcement by Beneficiary to collect, shall be, or be construed to be, an affirmation by Beneficiary of any tenancy, lease or option, nor an assumption of liability under, nor a subordination of the lien or charge of this Trust Deed to any such tenancy, lease or option.

11. Upon any default by Trustor hereunder, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court (Trustor hereby consenting to the appointment of Beneficiary as such receiver), and without regard to the adequacy of any security for the indebtedness hereby secured upon and take possession of said property or any part thereof, in its own name sue for costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine.

12. The entering upon and taking possession of said property, the collection of such rents, issues, and profits, or the proceeds of fire and other insurance policies, or compensation or awards for any taking or damage of said property, and the application or release thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

13. The failure on the part of Beneficiary to promptly enforce any right hereunder shall not

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operate as a waiver of such right and the waiver by Beneficiary of any default shall not constitute a waiver of any other or subsequent default.

14. Time is of the essence hereof. Upon default by Trustor of the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, all sums secured hereby shall immediately become due and payable at the option of Beneficiary. In the event of such default, Beneficiary may execute or cause Trustee to execute a written notice of default and of election to cause said property to be sold to satisfy the obligations hereof, and Trustee shall record such notice in each county wherein said property or some part or parcel thereof is situated. Beneficiary also shall deposit with Trustee the Note and all documents evidencing expenditures secured hereby.

15. After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of default and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property on the date and at the time and place designated in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine (but subject to any statutory right of Trustor to direct the order in which such property, if consisting of several known lots or parcels, shall be sold), at public auction to the highest bidder, the purchase price payable in lawful money of the United States at the time of sale. The person conducting the sale may, for any cause he deems expedient, postpone the sale from time to time until it shall be completed and, in every case, notice of postponement shall be given by public declaration thereof by such person at the time and place last appointed for the sale; provided, if the sale is postponed for longer than one day beyond the day designated in the notice of sale, notice thereof shall be given in the same manner as the original notice of sale. Trustee shall execute and deliver to the purchaser its Deed conveying said property so sold, but without any covenant or warranty, express or implied. The recitals in the Deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Beneficiary, may bid at the sale. Trustee shall apply the proceeds of the sale to payment of (1) the costs and expenses of exercising the power of sale and of the sale, including the payment of the Trustee's and attorney's fees; (2) cost of any evidence of title procured in connection with such sale and revenue stamps on Trustee's Deed; (3) all sums expended under the terms hereof, not then repaid, with accrued interest at Ten Percent (10%) per annum from date of expenditures; (4) all other sums then secured hereby; and (5) the remainder, if any, to the person or persons legally entitled thereto, or the Trustee, in its discretion, may deposit the balance of such proceeds with the County Clerk of the county in which the sale took place.

16. Upon the occurrence of any default hereunder, Beneficiary shall have the option to declare all sums secured hereby immediately due and payable and foreclose this Trust Deed in the manner provided by law for the foreclosure of mortgages on real property and Beneficiary shall be entitled to recover in such proceeding all costs and expenses incident thereto, including a reasonable attorney's fee in such amount as shall be fixed by the court.

17. Beneficiary may appoint a successor trustee at any time by filing for record in the office of the County Recorder of each county in which said property or some part thereof is situated, a substitution of trustee. From the time the substitution is filed for record, the new trustee shall succeed to all the powers, duties, authority and title of the trustee named herein or of any successor trustee. Each such substitution shall be executed and acknowledged, and notice thereof

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shall be given and proof thereof made, in the manner provided by law.

18. This Trust Deed shall apply to, inure to the benefit of, and bind all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. All obligations of Trustor hereunder are joint and several. The term "Beneficiary" shall mean the owner and holder, including any pledgee, of the note secured hereby. In this Trust Deed, whenever the context requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

19. Trustee accepts this Trust when this Trust Deed, duly executed and acknowledged, is made public record as provided by law. Trustee is not obligated to notify any party hereto pending sale under any other Trust Deed or of any action or proceeding in which Trustor, Beneficiary, or Trustee shall be a party, unless brought by Trustee.

20. This Trust Deed shall be construed and enforced according to the laws of the State of Utah.

21. The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to them at the address hereinbefore set forth.

Trustor: AKA Saratoga, LLC, a Utah limited liability company.

[Handwritten Signature], Manager
Signature of Trustor

Paul M. Jensen, Trustee of the Paul M. Jensen Trust dated April 3, 1997 as amended and restated, as to an undivided 50% interest Paul M. Jensen Trust dated April 3, 1997 as amended and restated

[Handwritten Signature]
Signature of Trustor

STATE OF UTAH)
)ss.
COUNTY OF SALT LAKE)

On the 20 day of DECEMBER, 2018, JEFFREY BENNIONS personally appeared before me in his/her capacity as a MANAGER of AKA Saratoga, LLC, a Utah limited liability company, the signer(s) of the above instrument, who duly acknowledged to me that he/she executed the same.

Witness my hand and official seal,



[Handwritten Signature]
Notary Public

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Trustor Initials PMA

STATE OF UTAH)
)ss.
COUNTY OF SALT LAKE)

On the 20 day of DECEMBER, 2018, PAUL JENSEN personally appeared before me in his/her capacity as a TRUSTEE of Paul M. Jensen, Trustee of the Paul M. Jensen Trust dated April 3, 1997 as amended and restated, as to an undivided 50% interest.

Witness my hand and official seal,

[Signature]
Notary Public



Trustor Initials [Signature]
Trustor Initials [Signature]

Exhibit B

Payment Schedule

Initial Loan Balance	1,000,000
Interest:	7.00%
Term:	2 Years
Annual Payment:	\$70,000

Payment	Payment	Interest	Principal	Balance
				1,000,000
Jan-19	\$1,882	1,882	0	1,000,000
Apr-19	\$17,500	17,500	0	1,000,000
Jul-19	\$17,500	17,500	0	1,000,000
Oct-19	\$17,500	17,500	0	1,000,000
Jan-20	\$17,500	17,500	0	1,000,000
Apr-20	\$17,500	17,500	0	1,000,000
Jul-20	\$17,500	17,500	0	1,000,000
Oct-20	\$17,500	17,500	0	1,000,000
Totals		124,382	0	

Borrower Initials
 Borrower Initials
 Lender Initials