

WHEN RECORDED, MAIL TO:

WELLS FARGO FINANCIAL UTAH INC.
3863 W 5400 SOUTH KEARNS, UTAH 84118

E 230462 B 489 P 0790 -
Date 2-FEB-2001 2:07pm
Fee: 12.00 Check 791
ELIZABETH PARCELL, Recorder
Filed By MMM
For MERIDIAN TITLE COMPANY
WASATCH COUNTY CORPORATION
Space Above This Line for Recorder's Use

Trust Deed

Unpaid Balance: \$167,786.97

THIS TRUST DEED is made this 22ND day of JANUARY, 2001,
between DAVE K. PUTTUCK and JANET LEE PUTTUCK, as Trustor,
whose address is C/O 3863 W 5400 SOUTH KEARNS UTAH
(Street and Number) (City) (State)

MERIDIAN TITLE CO., as Trustee,* and
WELLS FARGO FINANCIAL UTAH INC., as Beneficiary.

Trustor hereby CONVEYS and WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated
in WASATCH County, Utah:

Lot 1629, Plat 16, TIMBER LAKES SUBDIVISION, according to the official
plat thereof as recorded in the office of the Wasatch County Recorder.

DTL-1629

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 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
stated above as "Unpaid Balance," 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.

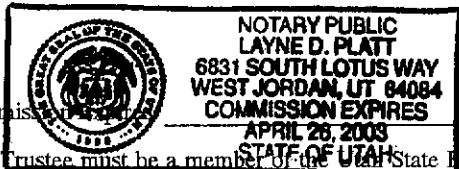
Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with
said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of
collection (including 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. Trustor also agrees not to make any
voluntary inter vivos transfer of the property or any part thereof without first obtaining the written consent of Beneficiary, and any such transfer
where Beneficiary has not so consented shall constitute a default under the terms hereof.

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.

STATE OF UTAH)
COUNTY OF Salt Lake) ss.

[Handwritten signatures of Dave K. Puttuck and Janet Lee Puttuck]

On the 23rd day of January, 2001, personally appeared before me
Dave K. Puttuck and Janet Lee Puttuck, the signers
of the foregoing instrument, who duly acknowledged to me that they executed the same.



[Handwritten signature of Layne D. Platt]
Notary Public
Residing at: West Jordan, UT

My Commission Expires: [blank]
*NOTE: Trustee must be a member of the State Bar; a bank, building and loan association or savings and loan association authorized to do
such business in Utah; a corporation authorized to do a trust business in Utah; or a title insurance or abstract company authorized to do
such business in Utah.

REQUEST FOR FULL RECONVEYANCE

(To be used only when indebtedness secured hereby has been paid in full)

TO TRUSTEE.

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Trust Deed. Said note, together with all other indebtedness secured by said Trust Deed has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Trust Deed, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Trust Deed delivered to you herewith, together with the said Trust Deed, and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed, all the estate now held by you thereunder.

Date _____,

By _____
Authorized Signature

Mail Reconveyance to _____