

WHEN RECORDED MAIL TO:

ENT 23118:2004 PG 1 of 2
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2004 Mar 01 3:56 pm FEE 12.00 BY SS
RECORDED FOR PROVO ABSTRACT COMPANY

PAC# 36633

TRUST DEED

This TRUST DEED is made this 20 of February, 2004, between

MOUNTAIN AMERICA CREDIT UNION, as Trustor,

whose address is 7181 S. Campus View Drive, West Jordan, Utah 84084

Provo Abstract Company, Inc. as Trustee, and

CLYDE BRADFORD and EVA BRADFORD, Trustee or their Successor in Trust, as Trustees of THE CLYDE BRADFORD FAMILY TRUST, Dated November 20, 1996, as Beneficiary.

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

See Exhibit "A" attached hereto, made a part hereof, by reference thereto, for legal description.

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 of \$32,319.09, payable to the order of the Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by the Beneficiary to protect the security hereof with a maturity date of January 1, 2008.

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.

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.

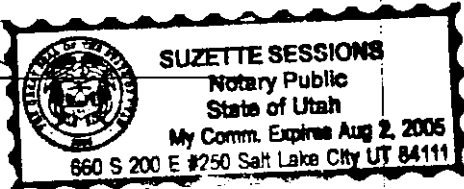
MOUNTAIN AMERICA CREDIT UNION

BY: John P. Kennedy RVP/COO

STATE OF UTAH)
COUNTY OF SLC)SS

On the 26th day of Feb., 2004, personally appeared before me Gordon L. Kennedy, who being by me duly sworn, did say that he is the RVP/COO of MOUNTAIN AMERICA CREDIT UNION and that said instrument was signed in behalf of said corporation by authority of its by-laws (or by a resolution of its board of directors) and said Gordon L. Kennedy acknowledged to me that said corporation executed the same.

Suzette Sessions
Notary Public



My Commission Expires: 8-2-05
Residing at: SLC

COURTESY RECORDING
This document is being recorded solely as a courtesy for the parties named herein. PROVO ABSTRACT COMPANY, INC. hereby disclaims any responsibility or liability for inaccuracies thereof.

EXHIBIT "A"

Beginning at the Northeast corner of Block 135, Plat "A", SPANISH FORK CITY SURVEY OF BUILDING LOTS, which point lies South 350.82 feet and West 51.42 feet, according to Utah Coordinate Bearings, Central Zone, from the East 1/4 corner of Section 13, Township 8 South, Range 2 East, Salt Lake Base and Meridian; and running thence South 0 Deg 29' 41" West 197.34 feet along the East line of said Block 135; thence North 89 Deg 30' 19" West 199.32 feet to the East line of Lot 3 of said Block 135; thence South 0 Deg 29' 41" West 2.13 feet to the Southeast corner of said Lot 3; thence North 89 Deg 30' 19" West 31.13 feet along the South line of said Lot 3; thence North 0 Deg 29' 41" East 199.47 feet to the North line of said Block 135; thence South 89 Deg 30' 19" East 230.46 feet along the block line to the point of beginning.