

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  
BLAIR R. BRADFORD and SHIRLEY D. BRADFORD, as joint tenants, 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:

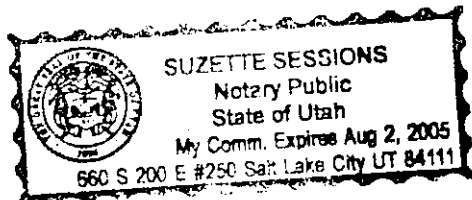
*[Handwritten Signature]*

STATE OF UTAH )  
                  ) ss  
COUNTY OF ex-1

On the 20th day of Feb, 2004, personally appeared before  
me Gordon Kennedy, who being by me duly sworn, did say that he  
is the CU/DA 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 Kennedy acknowledged to me that said corporation executed the same.

*[Handwritten Signature]*  
Notary Public

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



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.