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RECORDED AT THE REQUEST OF:

A. Gael Benson 4184 West Alpine Cove Drive Alpine, Utah 84004

NI 113394:2012 P6 Let 3

ENT 113384:2012 PG 1 of 3 JEFFERY SMITH UTAH COUNTY RECORDER 2012 Dec 24 3:19 pm FEE 14.00 BY SW RECORDED FOR STOEL RIVES

AND WHEN RECORDED, MAIL TO:

J. Keith Adams, Esq. STOEL RIVES LLP 201 South Main Street, Suite 1100 Salt Lake City, Utah 84111

DEED OF TRUST

THIS TRUST DEED is made effective as of the _____ day of ______, 2012, between TENNIEL CLARK, residing in Utah County, Utah (hereafter "Trustor"), J. KEITH ADAMS, ESQ., (hereafter "Trustee"), and A. GAEL BENSON (hereafter referred to as "Beneficiary"), whose mailing address is 4184 West Alpine Cove Drive, Alpine, Utah 84004.

Trustor hereby conveys and warrants to Trustee in trust, with power of sale, the property described situate in Salt Lake County, State of Utah, and more particularly described on Exhibit A, attached hereto and incorporated herein by this reference.

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of Five Hundred Seventy-Nine Thousand Nine Hundred Eighty-One and 31/100 DOLLARS (\$579,981.31) 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.

Unless otherwise provided in the Trust Agreement, 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 them at the address hereinbefore set forth.

Tenniel Clark
Tenniel Clark

STATE OF UTAH)

: ss.

COUNTY OF MAN

On the _____ day of _____ day of _____, 2012, personally appeared before me TENNIEL CLARK, the signer of the within instrument, who duly acknowledged to me that she executed the same, effective on the date first above written.

KARLEE L. GREENE

COMMISSION# 612543 COMM. EXP. 08-09-2015

EXHIBIT A

LOT 50, PLAT "C", JUNIPER HEIGHTS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.