

WHEN RECORDED MAIL TO:
Ryan Thomas Management Company, LC
798 Redford Dr
Provo, UT 84604
UW-3815

ENT 13509:2014 PG 1 of 1
Jeffery Smith
Utah County Recorder
2014 Feb 28 10:02 AM FEE 10.00 BY SS
RECORDED FOR United West Title
ELECTRONICALLY RECORDED

TRUST DEED

THIS TRUST DEED is made this 19th of February, 2014, between **Erick Lopez and Veronica Lopez, husband and wife, as joint tenants** as Trustor, **United West Title Insurance Agency, Inc.** as Trustee, and **Ryan Thomas Management Company, LC**, as beneficiary.

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

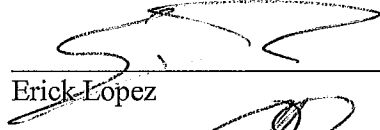
All of Lot 9, Block 4, Plat "B", ROSE GARDEN ESTATES, Orem, Utah, according to the Official Plat thereof as recorded in the Office of the UTAH County Recorder, State of Utah.
51-038-0009

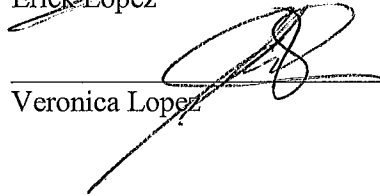
Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges, and appurtenances thereunto now or hereafter used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of **\$141,000.00**, 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.

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.

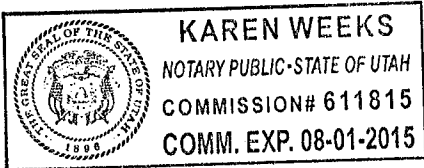


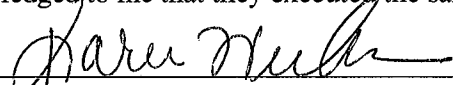
Erick Lopez


Veronica Lopez

STATE OF UT)
(ss.
COUNTY OF UTAH)

On the 21 day of February, 2014, personally appeared before me Erick Lopez and Veronica Lopez, the signer(s) of the foregoing instrument, who duly acknowledged to me that they executed the same.





Notary Public